

Ageing Europe

LOOKING AT THE LIVES
OF OLDER PEOPLE IN THE EU

2019 edition



STATISTICAL
BOOKS

eurostat 

Ageing Europe

**LOOKING AT THE LIVES
OF OLDER PEOPLE IN THE EU**

2019 edition

Printed by Imprimerie Bietlot in Belgium

Manuscript completed in September 2019

Neither the European Commission nor any person acting on behalf of the Commission is responsible for the use that might be made of the following information.

Luxembourg: Publications Office of the European Union, 2019

Theme: Population and social conditions

Collection: Statistical books

© European Union, 2019

Reuse is authorised provided the source is acknowledged.

The reuse policy of European Commission documents is regulated by Decision 2011/833/EU (OJ L 330, 14.12.2011, p. 39).

Copyright for photographs: cover © Erica Smit/Shutterstock.com; introduction © Ruslan Huzau/Shutterstock.com; Chapter 1 © Anton Gvozdikov/Shutterstock.com; Chapter 2 De Visu© / Shutterstock.com; Chapter 3 © Tyler Olson/Shutterstock.com; Chapter 4 © Dmytro Zinkevych/Shutterstock.com; Chapter 5 © didesign021/Shutterstock.com; Chapter 6 © DenisProduction.com/Shutterstock.com

Copyright for maps:

Administrative Boundaries: © EuroGeographics © UN-FAO © Turkstat

The boundaries and names shown and the designations used on the maps do not imply official endorsement or acceptance by the European Union.

For any use or reproduction of material that is not under the EU copyright, permission must be sought directly from the copyright holders.

For more information, please consult:

<https://ec.europa.eu/eurostat/about/policies/copyright>

Print: ISBN 978-92-76-09814-0

doi:10.2785/26745

Cat. No: KS-02-19-681-EN-C

PDF: ISBN 978-92-76-09815-7

doi:10.2785/811048

Cat. No: KS-02-19-681-EN-N

Foreword

Ageing Europe — looking at the lives of older people in the EU provides a broad range of statistics that describe the everyday lives of the [European Union's \(EU\)](#) older generations.

Figures covering the total population do not always reveal the full and sometimes complex picture of what is happening at a more detailed level within society. Looking at various socioeconomic statistics by age promotes a better understanding of inter-generational differences and also allows us to draw a detailed picture of the daily lives of older people across the EU.



Population ageing is a phenomenon that affects almost every developed country in the world, with both the number and proportion of older people growing across the globe. This transformation is likely to have a considerable impact on most aspects of society and the economy, including housing, healthcare and social protection, labour markets, the demand for goods and services, macroeconomic and fiscal sustainability, family structures and intergenerational ties.

As Europeans expect to live increasingly long lives, their attention turns to how they can make the most of their retirement. Growing numbers of older people engage in some kind of meaningful activity or employment: some take-up new pastimes/sports or learn new skills, others decide to volunteer or travel, while some may work on a part-time basis. Studies confirm that older people are more likely to maintain their physical and mental health by remaining active and preserving their social contacts; this may also improve their chances of a happier retirement with higher levels of life satisfaction.

A handwritten signature in blue ink, likely belonging to Mariana Kotzeva.

Mariana Kotzeva
Director-General, Eurostat

Abstract

Statistical information is an important tool for understanding and quantifying the impact of political decisions on different age groups within society. *Ageing Europe — looking at the lives of older people in the EU* provides a detailed picture of the daily lives of older people in the EU with data for individual EU Member States and EFTA countries.

Each chapter presents statistical information in tables, figures and maps, accompanied by a descriptive analysis highlighting the main findings. Statistical indicators are presented for the following six subjects: population developments; housing and living conditions; health and disability; working and moving into retirement; pensions, income and expenditure; social life and opinions.

Editorial team

Helene Strandell and Pascal Wolff
Eurostat, Unit B4 — Dissemination and user support

Contact details

Eurostat
Bâtiment Joseph Bech
5, rue Alphonse Weicker
2721 Luxembourg
E-mail: estat-user-support@ec.europa.eu

Production

Informa s.à r.l. — Giovanni Albertone, Simon Allen and Andrew Redpath

For more information please consult

Eurostat website: <https://ec.europa.eu/eurostat>
Statistics Explained: <https://ec.europa.eu/eurostat/statistics-explained>

Acknowledgements

The editors of the publication would like to thank their Eurostat colleagues who were involved in its preparation: Timothy Allen, Philippe Bautier, Louise Corselli-Nordblad, Susanne Taillemite (Eurostat Unit B4 — Dissemination and user support); Jørgen Rasmussen, Daniela Scirankova (Eurostat Unit E4 — Regional statistics and geographical information); Marta Beck-Domžalska, Jean-Louis Mercy (Eurostat Unit F1 — Social indicators: methodology and development; relations with users); Silvia Andueza Robustillo, Veronica Corsini, Diana Ivan, Giampaolo Lanzieri, Monica Marcu, Gabriela Senchea-Badea (Eurostat Unit F2 — Population and migration); Mélina Antuoformo, Fabienne Montaigne (Eurostat Unit F3 — Labour market and lifelong learning); Lucian Agafitei, Emilio Di Meglio, Gerard Hanney, Barbara Moench, Erika Taidre (Eurostat Unit F4 — Income and living conditions; quality of life); Ilze Burkevica, Silvia Crintea, Gilberto Gambini, Emmanuel Kailis, Ángeles Hermosa López, Christopher Jung, Valentina Rusconi (Eurostat Unit F5 — Education, health and social protection); Christophe Demunter, Krista Dimitrakopoulou (Eurostat Unit G2 — European businesses); Michaela Grell, Bettina Obringer, Jadwiga Tudek (Eurostat Unit G4 — Innovation and digitalisation).

Contents

Foreword	3
Introduction	7
1. Population developments	13
2. Housing and living conditions	31
3. Health and disability	47
4. Working and moving into retirement	73
5. Pensions, income and expenditure	95
6. Social life and opinions	125

Introduction





Why does population ageing matter?

There were 101.1 million older people — defined here as those aged 65 years or more — living in the [EU-28](#) at the start of 2018; this equated to almost one fifth (19.7 %) of the total [population](#). During the next three decades, the number of older people in the [European Union \(EU\)](#) is projected to follow an upward path, peaking at 149.2 million inhabitants in 2050; their relative share of the total population will also gradually increase and is projected to reach 28.5 % in 2050.

Population ageing has resulted primarily from a long-term fall in [fertility](#) rates and increased [life expectancy](#) (longevity), the latter reflecting a number of different factors, including:

- reductions in child [mortality](#);
- advances in public health and medical technologies;
- increased awareness of the benefits linked to a healthy lifestyle;
- a move away from heavy labour towards tertiary occupations;
- improved living conditions.

These changes have led to a growing number and share of older people and this process of demographic ageing can, in many ways, be considered a success story. For a large number of people there is much to look forward to in later life — especially if these extra years are in relatively good health. Older people are quite often more satisfied with life and many feel a stronger connection to their families, friends and local communities.

The growing number and share of older people within society poses a range of economic challenges. Some analysts suggest that population ageing will likely exert downward pressure on economic growth, reduce labour supply, lead to higher (age-related) social costs and impact on the sustainability of government finances. These arguments are centred on the assumption

that the [old-age dependency ratio](#) — in other words, the number of older people relative to the size of the working-age population — will continue to rise. As this ratio increases, there is a decline in the size of the workforce that is potentially available to take care of the older generations and this has already led to an increased burden on government finances, changes to the statutory retirement age and lower levels of pension provision.

Other observers argue that population ageing need not impede economic growth and that it may instead provide a stimulus for developing new goods and services, for example, housing or transport adapted to the needs of an ageing population, or a range of new social care services. Furthermore, it is increasingly common to find a growing share of older people facing fewer risks (than younger generations) from [poverty or social exclusion](#); this pattern has become all the more apparent in the aftermath of the global financial and economic crisis, with real wages stagnating or falling for much of the working population. In some EU Member States, this had led to a growing proportion of older people being relatively well off, which could result in a 'demographic dividend', insofar as ageing populations may choose to spend more.

Defining older people

There are different ways of defining older people, while public perception as to what constitutes being old can differ widely. Statistics on ageing generally categorise older people as being above a certain age threshold. Indeed, the [United Nations \(UN\)](#) defined older people as those aged 60 years or more in *World Population Ageing 2013*, while the [World Health Organisation \(WHO\)](#) states that older people in developed world economies are commonly defined as those aged 65 years or more. The WHO also uses an alternative definition, whereby an older person is defined as someone who has passed the median life expectancy at birth.



A practical approach has been taken within *Ageing Europe — looking at the lives of older people in the EU*. The following terminology is employed:

- older people — those aged 65 years or more;
- very old people — those aged 85 years or more.

The principal focus of this publication concentrates on older people (aged 65 years or more). Nevertheless, some sections — for example, the transition from work into retirement — present data covering people aged 55 years or more. Furthermore, the constraints of official statistics in general — and more specifically the various surveys that have been employed as sources of information — have a practical impact on the information presented. Survey-specific requirements for each of the main sources determine the availability and choice of age groups available; this explains why some sections refer simply to a broad age range covering older people aged 65 years or more, whereas other sections might present data for 10-year age groups covering people aged 55-64 years, 65-74 years, 75-84 years and 85 years or more.

EU policy

With populations ageing across Europe, [pensions](#), [healthcare](#) and [long-term care](#) systems risk becoming financially unsustainable, as a shrinking labour force may no longer be able to provide for a growing number of older people. Active ageing is the [European Commission's](#) policy directed towards 'helping people stay in charge of their own lives for as long as possible as they age and, where possible, to contribute to the economy and society'. Policymakers hope to address these challenges by turning them into opportunities, with a focus on extending

working lives and providing older people access to adequate social protection and, where necessary, supplementary pensions.

Living longer does not necessarily mean living a healthier, more active and independent life — this is all the more important given the growing number of older and very old people in the EU. The [European innovation partnership on active and healthy ageing](#) was created in 2011 and aims to foster innovation that will promote active ageing and raise healthy life expectancy.

Furthermore, as an increasing number of older people reach an age where declining physical and mental health makes them dependent on help from others, there are considerable implications for long-term care expenditure. The [European pillar of social rights](#) stresses the right to affordable long-term care services of good quality, in particular home-based care and community-based services. It also underlines that everyone in old age should have a pension that is commensurate with their contributions and the right to resources that ensure living in dignity.

The [Social Protection Committee](#) has looked at ways of providing adequate and sustainable long-term care in ageing societies, through investing in preventative care, rehabilitation, age-friendly environments, and more ways of delivering care that are better adjusted to people's needs and existing abilities; these developments could potentially create many more jobs in the long-term care sector and much greater demand for a wide range of age-related goods and services, including assistive technology.

Every three years, the European Commission analyses ageing from a monetary perspective through a report on economic and budgetary projections — the latest of



this was released in 2018. The publication provides information on age-related expenditure projections, based on Eurostat population projections; it highlights the budgetary impact of ageing on the sustainability of EU public finances.

Structure of this publication

Ageing Europe — looking at the lives of older people in the EU focuses on the most recent data available, usually for 2017 or 2018. It also provides analyses of changes over time: a majority of these go back in time to look at recent developments, although they are supplemented by a set of [population projections](#) shown through to 2050. The findings are supported by a range of tables, figures and maps which are designed to highlight inter-generational variations.

Chapter 1 looks at [population](#) developments: all of the EU Member States will experience population ageing in the coming decades, however, the size of this demographic challenge will vary considerably as will the drivers of population ageing: is the ageing process driven by low [fertility](#) rates and/or increases in [life expectancy](#) and will it be further amplified by [net migration](#) (more people emigrating than people immigrating)?

Chapter 2 provides information on housing and living conditions for older people. A relatively high share of older people in the EU lives in [rural areas](#); this distribution may have an important bearing on policymakers when assessing access to various services for older people. The type of [household](#) in which older people live also plays an important role in determining their quality of life, risk of poverty, or the services that they require, with concerns over the growing number of older people living alone.

Chapter 3 looks at issues related to health and [disability](#). Health is an important measure of well-being: this is particularly true

for older people in relation to their personal independence and participation in local communities. As older people have different [healthcare](#) requirements, health systems will need to adapt and it is likely that there will be a considerable surge in demand for long-term care (in residential facilities) and services covering diseases that typically affect older people (for example, arthritis, mental health/dementia, sensory impairment).

Chapter 4 presents information on the transition from work into retirement. Economic [activity rates](#) for older people in the EU have gradually increased during the last three decades. Work-life balance is a concept that becomes particularly relevant to older workers as they plan their exit from the [labour force](#): a growing number benefit from flexible working patterns that allow them to remain in work until a later age, increasing their income and reducing their reliance on government support.

Chapter 5 provides information on [pensions](#), income, and expenditure. As people age their spending patterns are transformed: for example, older people tend to devote a higher proportion of their expenditure to health, food or the home in which they live, and a lower proportion to transport, clothing and footwear. Older people are relatively well off in several of the EU Member States: indeed, they are often found to have a lower risk of poverty than other age groups. This inter-generational divide is likely to grow in the coming years, with younger generations increasingly under pressure to save adequately for their retirement and to stop work at a later age.

Chapter 6 concludes by presenting information on the social life and opinions of older people. Retirees who are fortunate to be in good health are much more likely to take part in a range of activities, such as returning to education, taking up a hobby, carrying out volunteer work, travelling or playing sports. Alongside participation in a diverse range of activities, another factor



that can have an important influence on the well-being of older people is the frequency with which they enjoy regular contacts with family and/or friends. The subjective well-being of older people may be analysed through self-reported measures of overall life satisfaction. In conclusion, it is particularly inspiring to note that older people (aged 65 years or more) had higher levels of life satisfaction (compared with other age groups) in several western and northern EU Member States.

FOR MORE INFORMATION:

Active ageing — <https://ec.europa.eu/social/main.jsp?langId=en&catId=1062>

European innovation partnership on active and healthy ageing — https://ec.europa.eu/eip/ageing/home_en

European pillar of social rights — https://ec.europa.eu/commission/priorities/deeper-and-fairer-economic-and-monetary-union/european-pillar-social-rights_en

Delivering on the European pillar of social rights — <https://ec.europa.eu/social/main.jsp?langId=en&catId=1226>

European social protection committee — <https://ec.europa.eu/social/main.jsp?catId=758>

2018 Ageing report: policy challenges for an ageing society — https://ec.europa.eu/info/news/economy-finance/policy-implications-ageing-examined-new-report-2018-may-25_en

A short reading guide

Ageing Europe — looking at the lives of older people in the EU is available in four formats on [Eurostat's website](#): as an innovative digital publication, as an online publication via [Statistics Explained](#), as a [PDF file](#), and as a traditional paper publication.

COVERAGE AND TIMELINESS OF THE DATA

The data presented within *Ageing Europe — looking at the lives of older people in the EU* were extracted during May and June 2019; the publication was drafted during the summer of 2019.

Ageing Europe — looking at the lives of older people in the EU contains statistics for the [Member States of the EU](#) and, where available, data are also shown for the [EFTA countries](#) (Iceland, Liechtenstein, Norway and Switzerland). The EU-28 aggregate is only presented when information was available for all of the EU Member States; any incomplete totals that were created have been systematically footnoted. As such, any time series for the EU-28 systematically refer to a sum or an average for the 28 Member States at the time of drafting, regardless of when they joined the EU.

The geographical descriptions used to group EU Member States, for example, 'northern', 'eastern', 'southern' and 'western' are not intended as political categorisations. Rather, these references are made in relation to the geographical location of one or more EU Member States, as listed within the geography domain of [Eurovoc](#), the European Commission's multilingual thesaurus. The northern Member States are often distinguished between the [Baltic Member States](#) (Estonia, Latvia and Lithuania) and the [Nordic Member States](#) (Denmark, Finland and Sweden).

Throughout the publication, a billion is used to mean a thousand million and a trillion to mean a thousand billion.

DATA SOURCES

A large number of different sources were used to compile the information presented in this publication. As a result, the latest available reference year may vary across figures, tables and maps — as each aims



to show the freshest information. The most common reference period is 2018, although it was necessary to go back to earlier reference periods for some surveys, ad-hoc modules or one-off studies. If data for a particular reference period were not available (at the time of data extraction) for a particular country, then efforts were made to fill figures, tables and maps with data for previous reference periods (these exceptions are footnoted).

Eurostat's data are published with accompanying metadata that provide background information on each source, as well as specific information (flags) for individual data cells. These flags provide information pertaining to the status of the data, for example, detailing whether a value is estimated, provisional or forecasted. Such flags and breaks in series are indicated, as appropriate, in the footnotes provided under each figure, table or map.

In particular cases, use has been made of sources from outside of the [European statistical system](#); these are systematically credited in the source under each figure, table or map. The most common use of such sources concerns information provided in [Eurobarometer public opinion surveys](#) that are produced by the European Commission's Directorate-General for Communication. These surveys provide qualitative studies on the motivations, feelings and reactions of selected age groups towards a given subject (this source was principally used in Chapters 5 and 6).

Although a majority of the data presented in *Ageing Europe — looking at the lives of older people in the EU* concern information for the EU Member States and EFTA countries, there are some figures and tables that provide international comparisons with non-member countries (these are mainly located in Chapters 1 and 2). The principal source of information for these global comparisons is the Population Division of the Department of Economic and Social Affairs in the United

Nations — with demographic statistics from the [2019 Revision of World Population Prospects](#).

Access to data and other information on Eurostat's website

[Eurostat's database](#) may have fresher or more disaggregated data due to the continuous nature of data collection and processing (resulting in updates and new reference periods being added throughout the year). The online data code(s) below each figure, table or map helps users to locate the freshest data.

Many terms and abbreviations in the publication may be linked to glossary pages on Eurostat's Statistics Explained website (https://ec.europa.eu/eurostat/statistics-explained/index.php/Thematic_glossaries).

The simplest way to find more information on the broad range of topics that appear within *Ageing Europe — looking at the lives of older people in the EU* is through [Eurostat's website](#). It provides users with free access to data, publications and methodologies. The website is updated daily with the latest and most comprehensive statistical information available on: the EU-28 and the euro area, the individual EU Member States, EFTA countries, [candidate countries and potential candidates](#).

Disclaimer

All statements on policies within this publication are given for information purposes only. They do not constitute an official policy position of the European Commission and are not legally binding. To know more about such policies, please consult the European Commission's website at: <https://ec.europa.eu>.

1

Population developments



Europeans are living longer than ever before and the age profile of society is rapidly evolving. Demographic ageing means the proportion of people of working age in the [European Union \(EU\)](#) is shrinking, while the number of older people is expanding; this pattern will continue in the next couple of decades, as the post-war baby-boom generation completes its move into retirement.

Such developments are likely to have profound implications, not only for individuals, but also for governments, business and civil society, impacting, among others: health and social care systems, labour markets, public finances and pension entitlements (each of which is covered by subsequent chapters in this publication). However, the focus of this opening chapter is a set of demographic indicators that describe the latest developments for an ageing Europe.

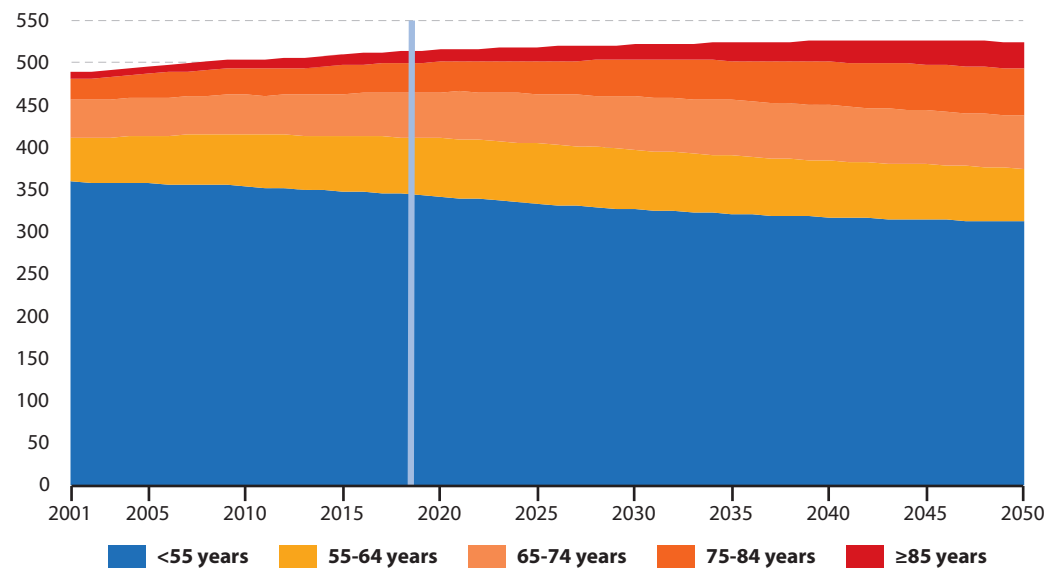
Older people — population overview

Population ageing will rapidly transform the structure of society

Population ageing is a long-term development that has been evident for several decades in Europe. This process is being driven by historically low [fertility](#) rates, increasing [life expectancy](#) and, in some cases, [migratory](#) patterns (for example, those EU Member States characterised by net inflows of retired persons). Population projections suggest that the ageing of the EU's population will quicken in the coming decades, with a rapid expansion in the number and share of older people.

The total [population](#) of the [EU-28](#) is projected to increase from 512 million at the start of 2018 to peak at 525 million by 2044, before falling marginally through to 2050 (see Figure 1.1). The population of older people (defined here as those aged 65 years or more) will increase

Figure 1.1: Population developments, by age class, EU-28 2001-2050
(million inhabitants)



Note: all data as of 1 January. 2008, 2010-2012, 2014-2015 and 2017: breaks in series. 2019-2050: population according to the 2018 projections, baseline variant (EUROPOP2018). The vertical line marks the divide between official historical data and EUROPOP2018 population projections.

Source: Eurostat (online data codes: [demo_pjangroup](#) and [proj_18np](#))



significantly, rising from 101 million at the start of 2018 to reach 149 million by 2050. During this period, the number of people in the EU-28 aged 75-84 years is projected to expand by 60.5 %, while the number aged 65-74 years is projected to increase by 17.6 %. In contrast, the latest projections suggest that there will be 9.6 % fewer people aged less than 55 years living in the EU-28 by 2050.

There will be more than half a million centenarians by 2050

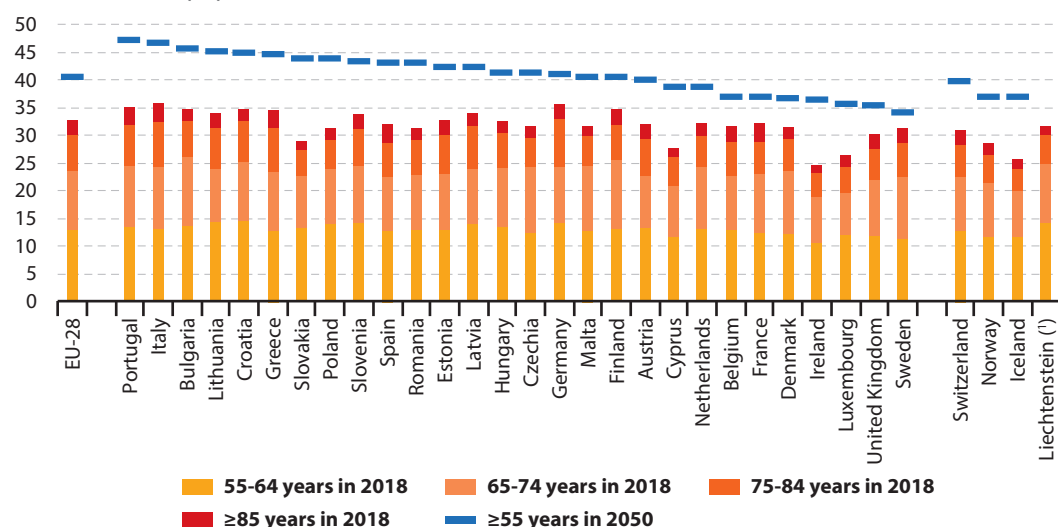
Perhaps the most remarkable aspect of the projected changes to the EU's population structure concerns the progressive ageing of the older population itself: the relative importance of the very old (people aged 85 years or more) is growing at a faster pace than any other age group. Between 2018 and 2050, the number of very old people in the EU-28 is projected to more than double, up 130.3 %. To give some idea of the magnitude of this change, the number of people aged 85 years or more is projected to increase from 13.8 million in 2018 to 31.8 million by

2050, while the number of centenarians (people aged 100 years or more) is projected to grow from close to 106 000 in 2018 to more than half a million by 2050.

Given the shrinking size of the working-age population and the growing number of older and very old people in society, one of the most pressing concerns for policymakers is to encourage older people to remain, for as long as possible, in the [labour force](#).

In 2018, those people aged 55 years or more accounted for almost one third (32.8 %) of the total EU-28 population. Among the EU Member States, this share ranged from a high of more than one third (35.9 %) in Italy down to just less than one quarter (24.7 %) of the population in Ireland. The share of this age group (55 years or more) in the EU-28 population is projected to reach 40.6 % by 2050; it will increase in each of the EU Member States. By 2050, those aged 55 years or more are projected to account for almost half (47.1 %) of the total population in Portugal, and for at least 45.0 % in Italy, Bulgaria, Lithuania and Croatia.

Figure 1.2: People aged ≥55 years, by age class, 2018 and 2050
(% share of total population)



Note: all data as of 1 January. Ranked on the projected share of people aged ≥55 years in the total number of inhabitants in 2050 (according to the 2018 projections, baseline variant (EUROPOP2018)).

(*) Population projections for 2050: not available.

Source: Eurostat (online data codes: [demo_pjangroup](#) and [proj_18np](#))

The population is turning increasingly grey

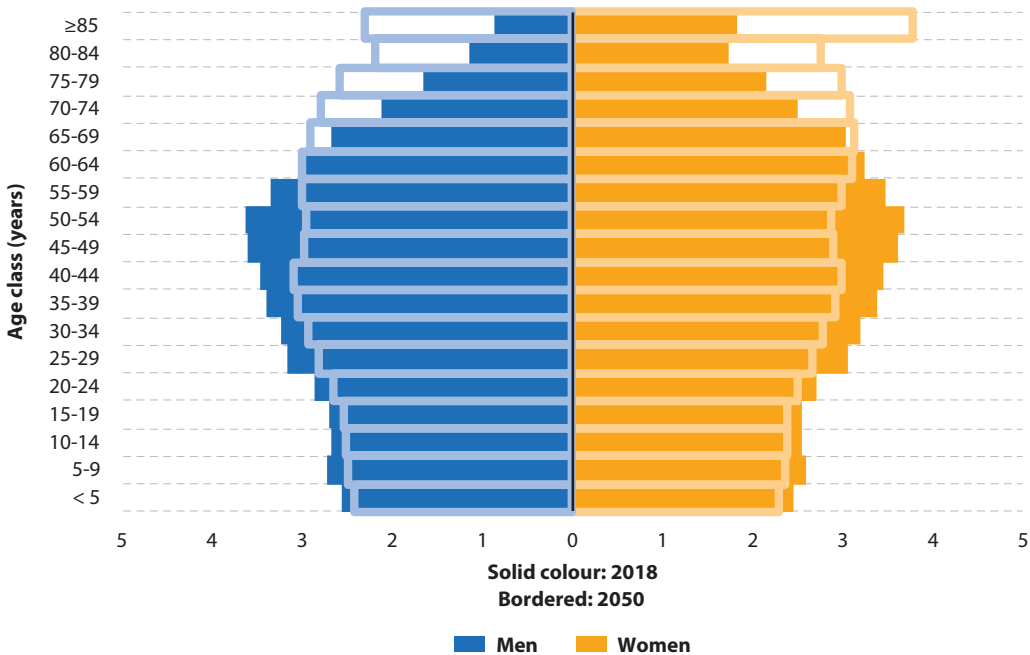
Population pyramids provide an illustration as to how the total population is distributed across various age groups. Each pyramid shows the distribution of the population by sex and by five-year age group, with bars corresponding to the share of the given sex and age group in the total population; the sex and age structure of a population determines the ultimate shape of each population pyramid.

Figure 1.3 presents two pyramids for the EU-28 that are overlaid, one showing the situation at the start of 2018 (the solid bars) and the other a projection for 2050 (the bars with borders); they highlight the demographic transition that is projected to take place across the EU during the next three decades. The EU-28 population pyramid on 1 January 2018 is narrow at the bottom and is more like a rhomboid, with a bulge in the middle of the pyramid

indicating that the baby-boom generation are fast approaching retirement. Falling fertility rates from the 1970s onwards explain why the base of the pyramid for 2018 is relatively narrow; this process is known as ‘ageing at the bottom’ (of the population pyramid).

In the coming decades, a high number of baby-boomers will swell the number of old and very old people as the EU-28 population pyramid takes on an almost pillar-like shape, with each age group having a similar share of the total population. The growing proportion of older people may be explained in part by increased longevity; this process is often referred to as ‘ageing at the top’ (of the population pyramid). One of the most striking aspects of the pyramid for 2050 is the widening of bars for the upper age groups, indicating that a greater share of the population will live to be very old (85 years or more); this is especially true among women.

Figure 1.3: Population pyramids, EU-28, 2018 and 2050
(% share of total population)



Note: all data as of 1 January. 2050: population according to the 2018 projections, baseline variant (EUROPOP2018).
Source: Eurostat (online data codes: [demo_pjangroup](#) and [proj_18np](#))



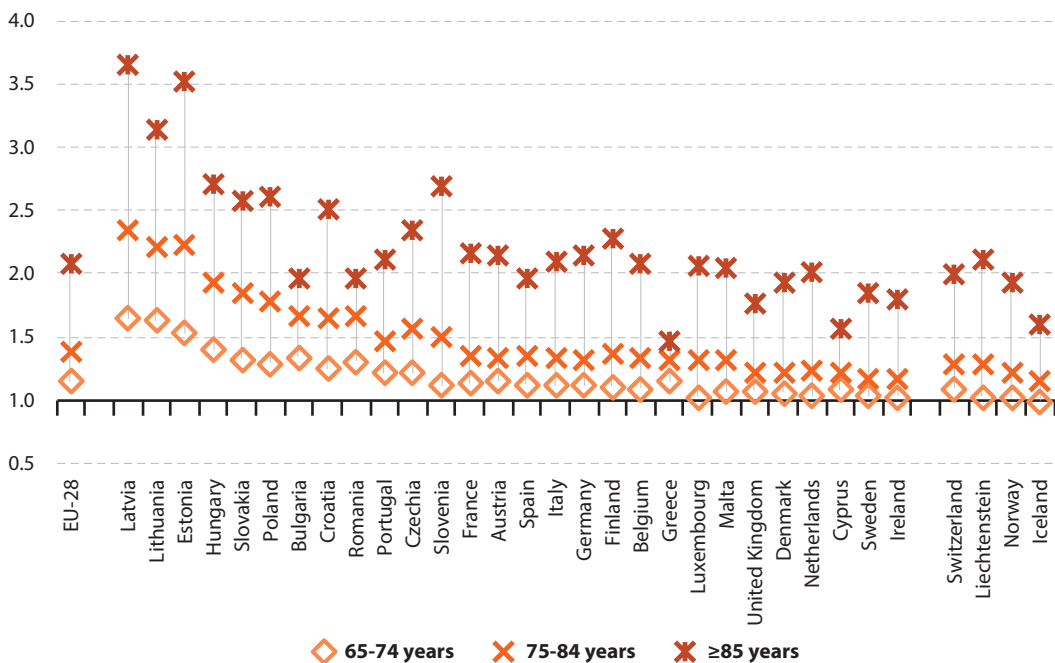
Older people — differences between the sexes

There were more than twice as many very old women as very old men

Women consistently outnumber men at older ages within the EU-28 population. In recent years, this gap has started to narrow, as an increasing number of men survive to older ages. In 2018, there were, on average, 1.32 women aged 65 years or more in the EU-28 for every man of the same age. The biggest gender imbalances were recorded in the [Baltic Member States](#): for example, there were more than two women aged 65 years or more for every man of the same age in Latvia.

Figure 1.4 shows that this gender gap was most apparent among very old people (aged 85 years or more). In 2018, there were more than twice as many very old women in the EU-28 (compared with very old men), a ratio of 2.08 : 1. The largest gaps between the sexes for this age group were also recorded in the Baltic Member States, as very old women outnumbered very old men by more than three to one. At the other end of the range, the gender imbalance for very old people was relatively narrow in Cyprus and particularly Greece (where there were 1.47 very old women for every man of the same age).

Figure 1.4: Gender imbalance for people aged ≥65 years, by age class, 2018
(ratio of women to men)



Note: all data as of 1 January. Ranked on the ratio of women to men for all people aged ≥65 years.

Source: Eurostat (online data code: [demo_pjangroup](#))

Older people — increasingly old and with growing dependency

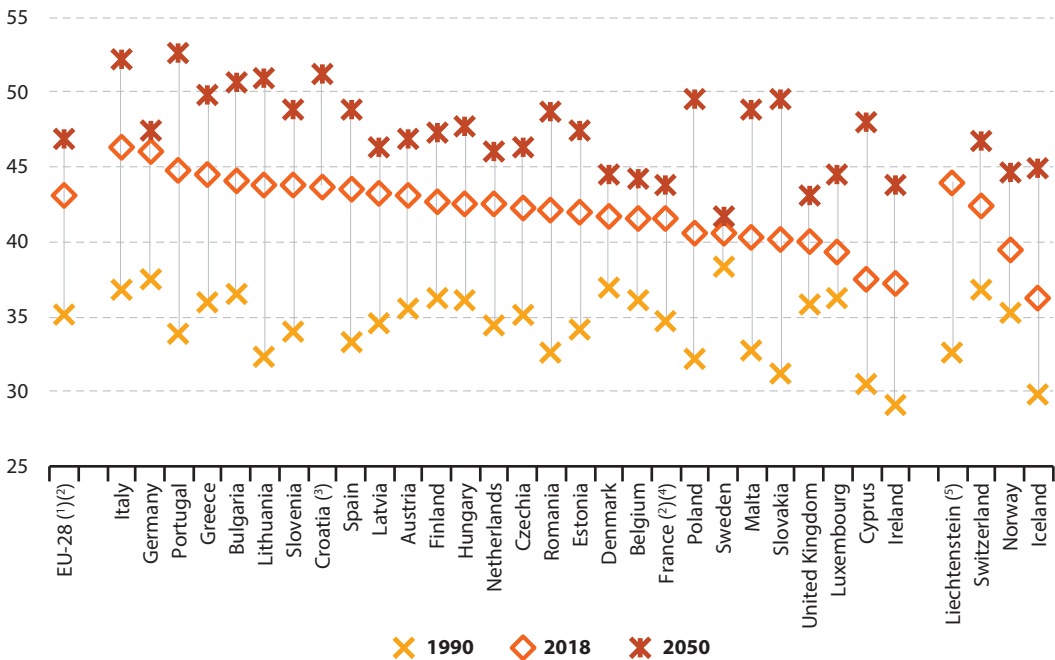
The median age will increase by 3.8 years by 2050

The **median age** of a population provides a useful summary of the overall age profile. A range of factors may influence the median age, including: fertility, life expectancy, social and economic development. In 2018, the median age of the EU-28 population was 43.1 years (see Figure 1.5). Across the EU Member States, the median age was below 40.0 years in Luxembourg, Cyprus and Ireland (where the lowest median age was recorded, 37.3 years).

By contrast, the median age of the population was considerably higher in Germany (46.0 years) and peaked in Italy (46.3 years).

The EU-28’s median age is projected to increase by 3.8 years during the next three decades, to reach 46.9 years by 2050. This pattern will be repeated in each of the EU Member States, with the median age of the population projected to rise by 8.0 years or more in Malta, Poland, Slovakia and Cyprus. At the other end of the range, the age profiles of Denmark, Belgium, France, Germany and Sweden will likely evolve at a slower pace, as their median ages are projected to increase by less than 3.0 years during the period under consideration.

Figure 1.5: Median age of the population, 1990, 2018 and 2050
(years)



Note: 2050, population according to the 2018 projections, baseline variant (EUROPOP2018).

(¹) 1990: excluding Croatia.

(²) 2018: provisional.

(³) 1990: not available.

(⁴) 1990: excludes French overseas territories.

(⁵) Projections for 2050: not available.

Source: Eurostat (online data codes: [demo_pjanind](#) and [proj_18ndbi](#))

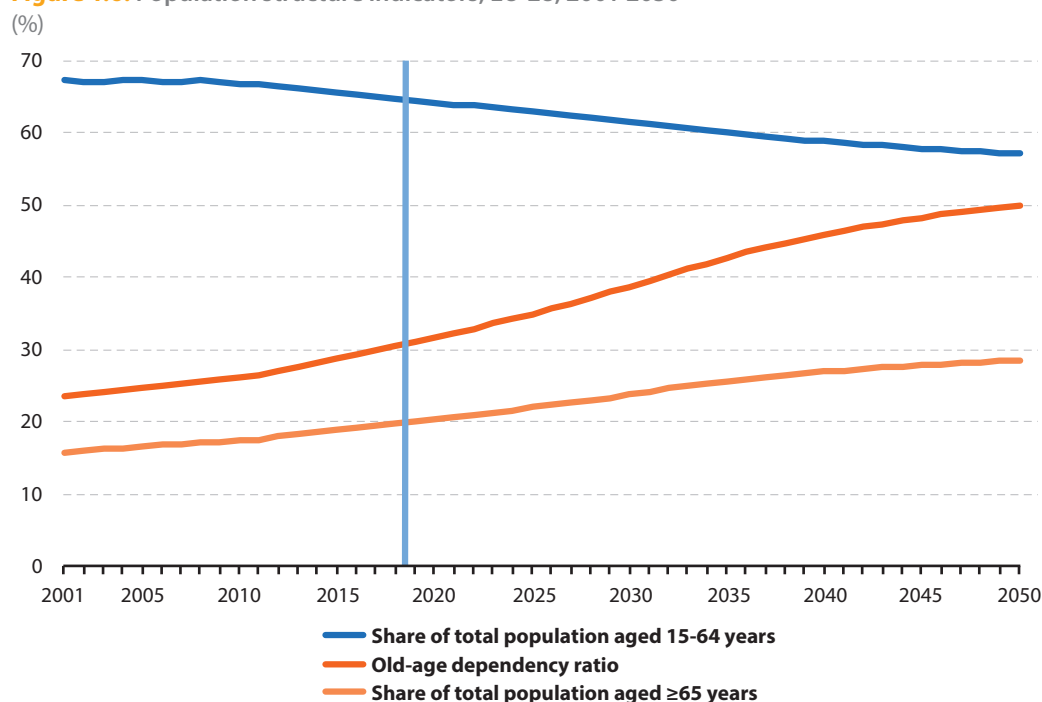


In the timespan of 50 years, the old-age dependency ratio is projected to more than double

The **old age dependency ratio** may be used to study the level of support given to older people by the working-age population; this ratio expresses the relative size of older population compared with the working-age population. The old-age dependency ratio for the EU-28 was 23.5 % in 2001 (see

Figure 1.6); as such, there were just over four persons of working age for every person aged 65 years or more. By 2018, the old-age dependency ratio was 30.5 %, in other words, there were just over three persons of working age for every older person. Population projections suggest that the EU-28 old-age dependency ratio will continue to climb and will reach 49.9 % by 2050, when there will be two persons of working age for each older person.

Figure 1.6: Population structure indicators, EU-28, 2001-2050



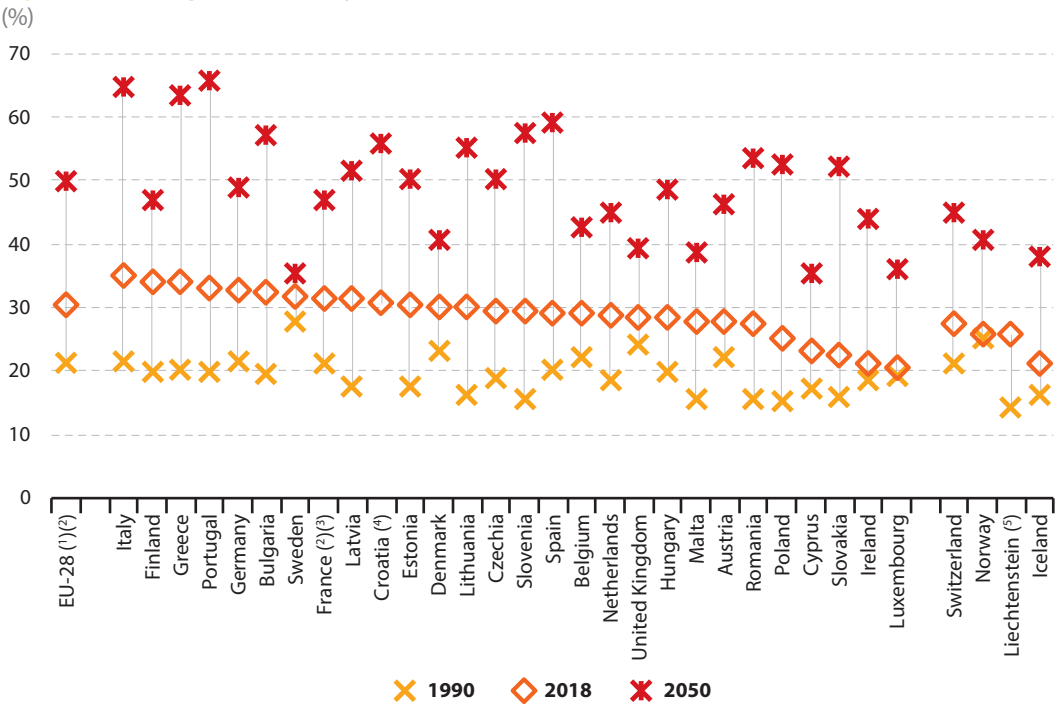
Note: the old-age dependency ratio is calculated as the number of people aged ≥65 years divided by the number of people aged 15-64 years, expressed as a percentage. 2008, 2010-2012, 2014-2015 and 2017-2018: breaks in series. 2019-2050: population according to the 2018 projections, baseline variant (EUROPOP2018). The vertical line marks the divide between official historical data and EUROPOP2018 population projections.

Source: Eurostat (online data codes: [demo_pjanind](#) and [proj_18ndbi](#))

In 2018, the old-age dependency ratio ranged, across the EU Member States, from lows of 20.6 % in Luxembourg and 21.2 % in Ireland to highs of 34.1 % in Greece, 34.2 % in Finland and 35.2 % in Italy. Figure 1.7 illustrates how this ratio is projected to evolve during the next three decades: between 2018 and 2050, the old-age dependency ratios of Slovakia, Ireland, Poland and Spain are projected to increase at a particularly rapid pace, at least doubling.

By 2050, half of the EU Member States are projected to have an old-age dependency ratio above 50.0 %; in other words, they will have less than two persons of working age for every person aged 65 years or more. In Greece and Italy, the old-age dependency ratio is projected to reach a level above 60.0 %, while it will peak at 65.8 % in Portugal. At the other end of the range, the old-age dependency ratio is projected to remain below 40.0 % in 2050 in the United Kingdom, Malta, Luxembourg, Sweden and Cyprus.

Figure 1.7: Old-age dependency ratio, 1990, 2018 and 2050



Note: the old-age dependency ratio is calculated as the number of people aged ≥65 years divided by the number of people aged 15-64 years, expressed as a percentage. 2050: population according to the 2018 projections, baseline variant (EUROPOP2018).

(¹) 1990: excluding Croatia.
 (²) 2018: provisional.
 (³) 1990: excludes French overseas territories.
 (⁴) 1990: not available.
 (⁵) Projections for 2050: not available.

Source: Eurostat (online data codes: [demo_pjanind](#) and [proj_18ndbi](#))



A rapid expansion in the number of very old people

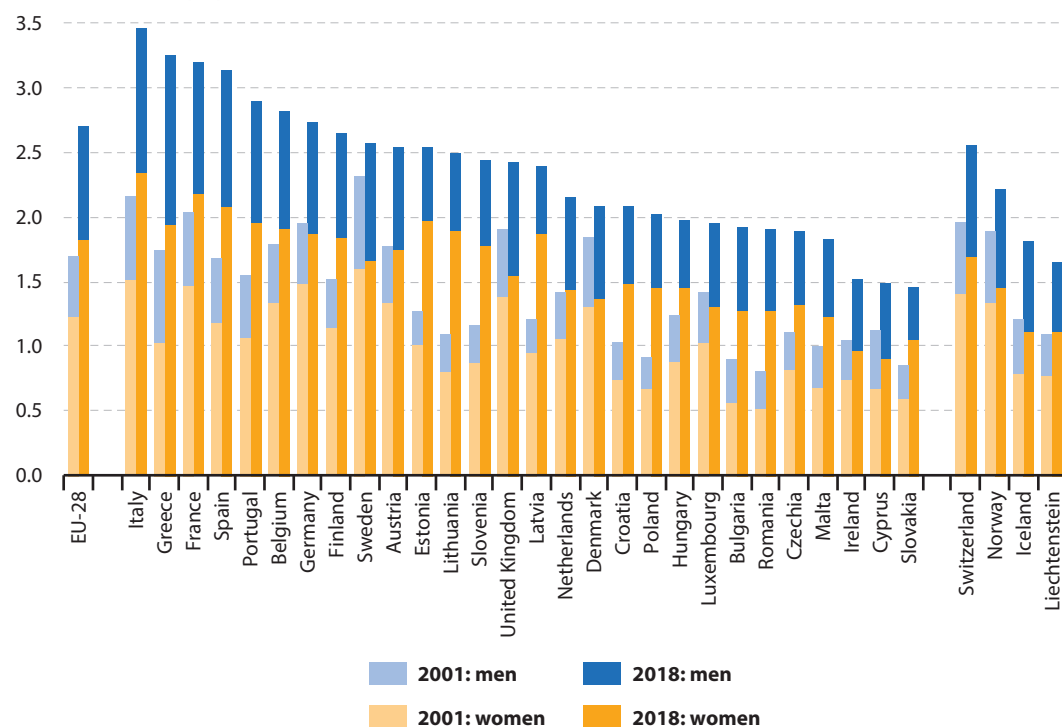
The growing number of very old people (aged 85 years or more) in the EU-28 has a range of consequences. One of the principal areas of concern for policymakers is the cost of providing adequate health and long-term care, as very old people tend to consume proportionally more social services (their needs are usually greater than those of other age groups).

In 2018, the share of the very old people in the EU-28 population was 2.7 %. There were seven EU Member States where this share was less than 2.0 %, with Ireland, Cyprus and Slovakia each registering the lowest proportion (1.5 %). By contrast, France and

three southern Member States — Spain, Greece and Italy — had the highest shares of very old people, with a peak of 3.5 % recorded in Italy.

There were more very old women than very old men in each of the EU Member States: however, the share of very old men was generally rising at a faster pace than the share of very old women between 2001 and 2018. Those Member States with the highest shares of very old people in their populations were characterised by having relatively large populations of very old men; this was particularly true in Greece, where very old men accounted for 1.3 % of the total population (both sexes) in 2018. The highest share for very old women was recorded in Italy (2.4 % of the total population).

Figure 1.8: People aged ≥85 years, by sex, 2001 and 2018
(% share of total population)



Source: Eurostat (online data code: [demo_pjangroup](#))

Older people — global developments

While population ageing is a global phenomenon, the ageing process is more advanced in some regions of the world than in others. The pace of population ageing in many developing countries is substantially faster than the historical precedents observed in developed economies. As such, the former are likely to face far greater pressures when adapting to the needs of their ageing populations.

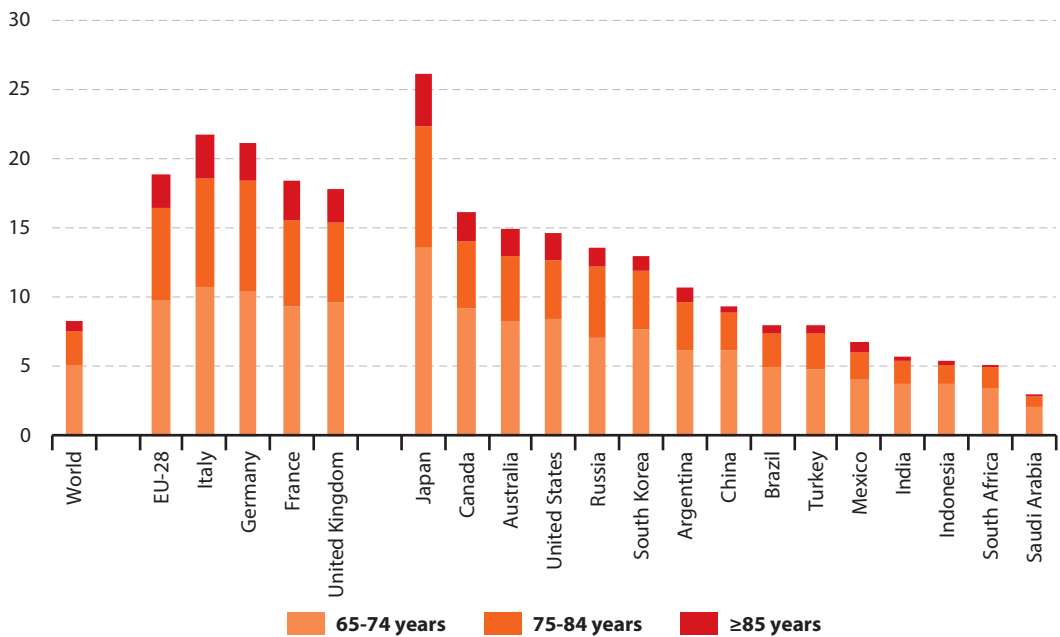
Behind Japan, the EU provides one of the most distinctive examples of demographic ageing

The [G20 countries](#) are at various stages of economic and population development. While the process of population ageing is particularly established in Japan, this may

be contrasted with South Africa or Saudi Arabia where young people dominate the population profile.

Figure 1.9 shows the share of older people (aged 65 years or more) in the total populations of the G20 nations. In 2015, older people accounted for 8.2 % of the world’s population. At one end of the spectrum, the share of older people was more than three times the global average in Japan, where the share of people aged 65 years or more in the total population was more than one quarter (26.0 %). The EU-28 had the next highest share of older people among the G20 nations (18.9 %). Half of the remaining G20 countries had shares of older people in their total populations that were above the global average; these included the United States (14.6 %) and China (9.3 %). Those G20 countries where older people accounted for a relatively small proportion of

Figure 1.9: People aged ≥65 years, by age class, 2015
(% share of total population)



Note: all data for the EU-28 and EU Member States as of 1 January; world and G20, mid-year population.
Source: Eurostat (online data code: [demo_pjangroup](#)) and United Nations, World Population Prospects: the 2019 Revision



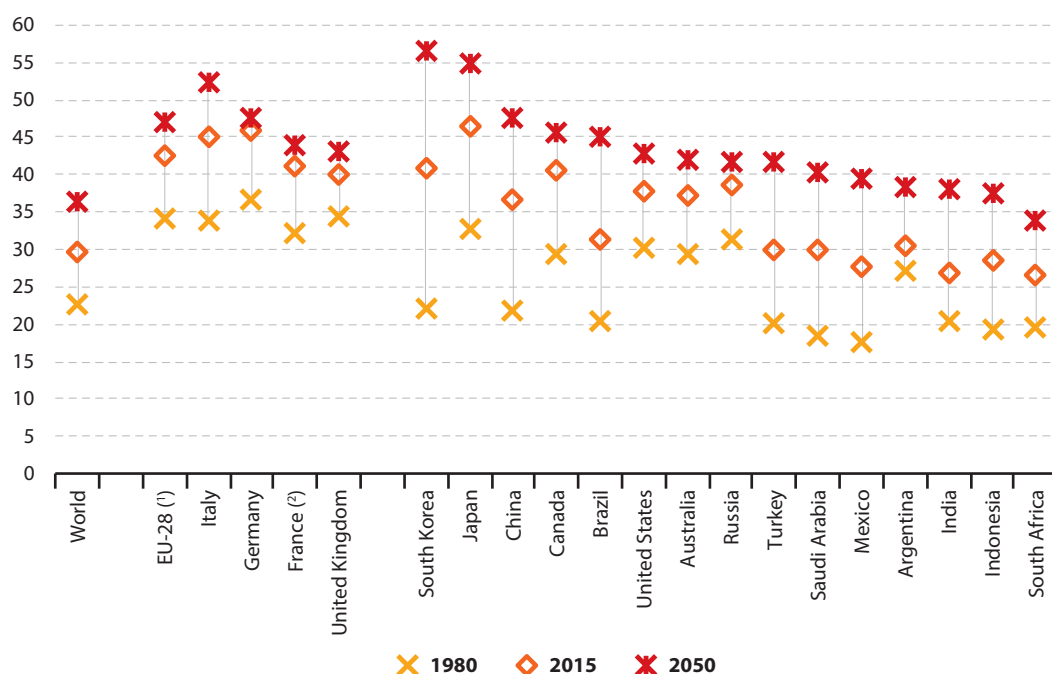
the total population are often characterised as emerging economies, with relatively young populations and expanding labour forces; examples include Turkey (where older people accounted for 7.9 % of the total population), Mexico (6.7 %), India (5.6 %) and Indonesia (5.4 %).

In 2015, the median age of the world population was 29.6 years. Japan (46.4 years) had the highest median age among the G20 nations and was followed by the EU-28 (42.4 years). There were only four G20 countries where the median age was below the world average: Indonesia, Mexico, India and South Africa.

Figure 1.10 also shows a set of projections ⁽¹⁾: by 2050, the median age of the world population is projected to reach 36.2 years. The highest median ages are projected for eastern Asia, peaking at 56.5 years in South Korea and 54.7 years in Japan, while the median age of the population in China (47.6 years) is also projected to rise above that of the EU-28 (46.9 years). By 2050, the only G20 country where the median age is projected to remain below the world average is South Africa (33.9 years).

⁽¹⁾ Note the methodology used by the United Nations is different to that employed by Eurostat.

Figure 1.10: Median age of the population, 1980, 2015 and 2050 (years)



Note: 2050, EU-28 and EU Member States population according to the 2018 projections, baseline variant (EUROPOP2018). 2050, world and G20 population projections according to the United Nations Population Division medium variant.

⁽¹⁾ 1985 (excluding Croatia) instead of 1980.

⁽²⁾ 1980: excludes French overseas territories.

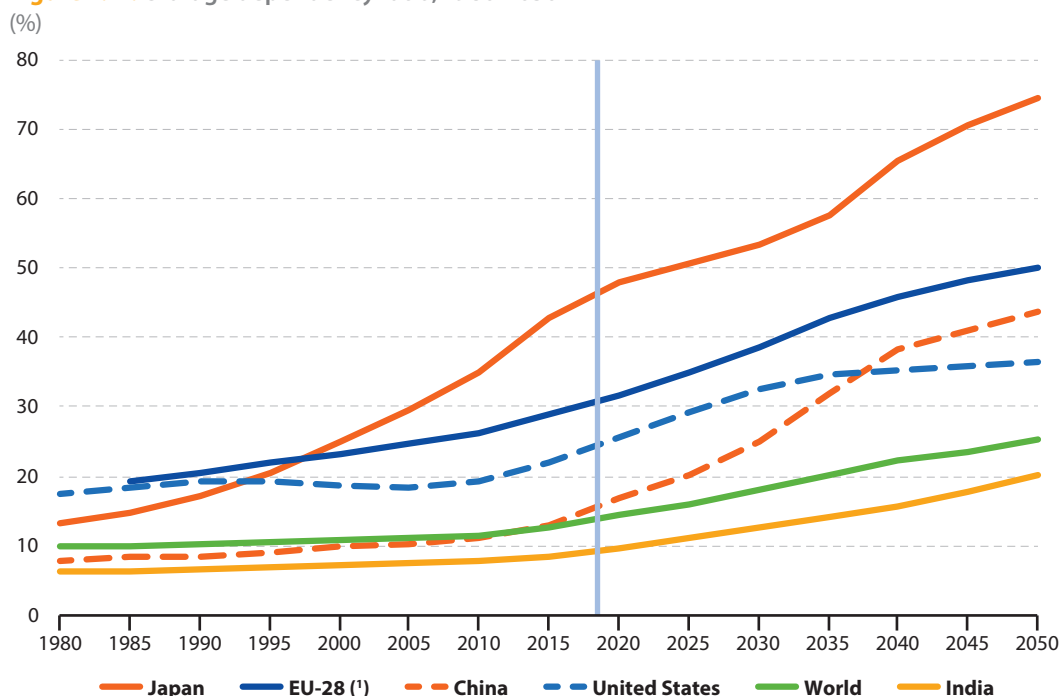
Source: Eurostat (online data codes: [demo_pjanind](#) and [proj_18ndbi](#)) and United Nations, World Population Prospects: the 2019 Revision



The information presented in Figure 1.11 confirms the process of rapid population ageing in eastern Asia. The old-age dependency ratio for Japan will continue to rise at a rapid pace through to 2050, when it is projected to reach 74.3 %. This implies that having had four working-age people for each older person (aged 65 years or more) in 2000, Japan will likely move to a situation

of having approximately 1.5 working-age persons for every older person by 2050. During the next three decades there will also be a considerable shift in the structure of the Chinese population. From having an old-age dependency ratio that was close to the world average in 2015, China is projected to see its ratio rise rapidly such that it will approach the level projected for the EU-28 by 2050.

Figure 1.11: Old-age dependency ratio, 1980-2050



Note: the old-age dependency ratio is calculated as the number of people aged ≥ 65 years divided by the number of people aged 15-64 years, expressed as a percentage. 2020-2050: EU-28 population according to the 2018 projections, baseline variant (EUROPOP2018); other population projections according to the United Nations Population Division medium variant. The vertical line marks the divide between official historical data and EUROPOP2018 population projections.

(¹) 1980: not available. 1985-2000: EU-28 excluding Croatia. Breaks in series.

Source: Eurostat (online data codes: [demo_pjanind](#) and [proj_18ndbi](#)) and United Nations, World Population Prospects: the 2019 Revision



Older people — where do they live?

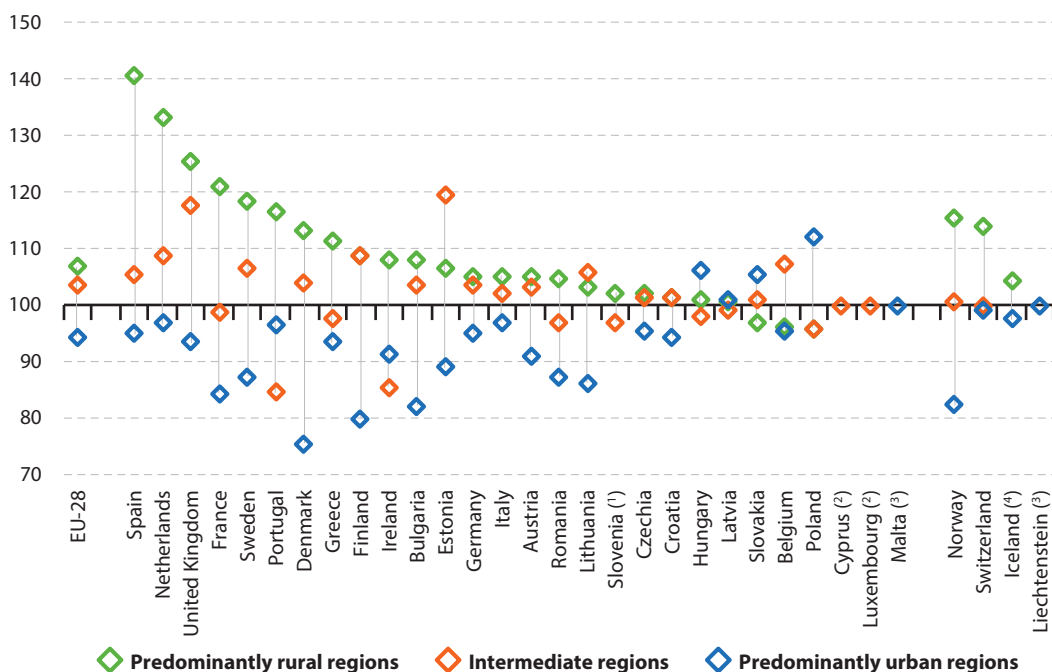
Older people were more inclined to living in rural areas

Rural areas can be places of great natural beauty, which offer a wide range of recreational activities. While such locations might appeal to other older people when they come to consider where to retire, these areas often suffer from a low provision of services. This may be particularly problematic for older people who face a greater risk of reduced mobility, illness or social exclusion. By contrast, urban environments may be advantageous for older people, notably in terms of providing

better access to public transport, as well as a greater variety of housing options, public and commercial services.

In 2018, there were 101 million older people (aged 65 years or more) living in the EU-28. Of these, 42 % were living in **predominantly urban regions** and 38 % in **intermediate regions**, leaving 20 % in **predominantly rural regions**. Figure 1.12 compares the population distribution of older people by **urban-rural typology**. It shows that older people in the EU-28 were generally more inclined than their fellow compatriots to live in predominantly rural regions (as shown by indexed values greater than 100 %).

Figure 1.12: People aged ≥65 years, by urban-rural typology, 2018
(%, share of total population living in each type of region = 100)



Note: the indicator is calculated as the share of older people (aged ≥65 years) living in different types of regions (predominantly urban, intermediate and predominantly rural), divided by the same share for the total population, expressed as a percentage.

⁽¹⁾ Predominantly urban regions: not applicable.

⁽²⁾ Predominantly urban and predominantly rural regions: not applicable.

⁽³⁾ Intermediate and predominantly rural regions: not applicable.

⁽⁴⁾ Intermediate regions: not applicable.

Source: Eurostat (online data code: [urt_pjangrp3](#))



This pattern — a higher than average proportion of older people living in predominantly rural regions — was repeated in the vast majority of EU Member States; in 2018, the only exceptions were Slovakia, Belgium and Poland ⁽²⁾. By contrast, the share of older people living in predominantly rural regions was high (relative to the share for the rest of the population) in France, the United Kingdom, the Netherlands and particularly Spain. In some cases, the relatively high shares of older people living in rural regions may reflect younger generations leaving sparsely populated regions (for example, in search of job opportunities and/or a better quality of life), while older people continue to live in rural areas.

Older people accounted for a high share of the population in eastern Germany and northern Italy

Subnational breakdowns of demographic statistics can be useful to policymakers, particularly when making preparations for age-related services. Map 1.1 provides information by NUTS level 2 regions and is based on the shares of older people (aged 65 years or more) in the total population. In 2018, there were 14 regions across the EU where older people made up more than one quarter of the total population. These regions were principally located in eastern Germany and northern/central Italy (with only 5 of the 14 regions from other EU Member States): the highest shares were recorded in Chemnitz (eastern Germany; 28.5 %), Liguria (north-western Italy; 28.4 %) and Ipeiros (north-western Greece; 26.6 %).

There were high concentrations of older people in rural, sparsely populated regions

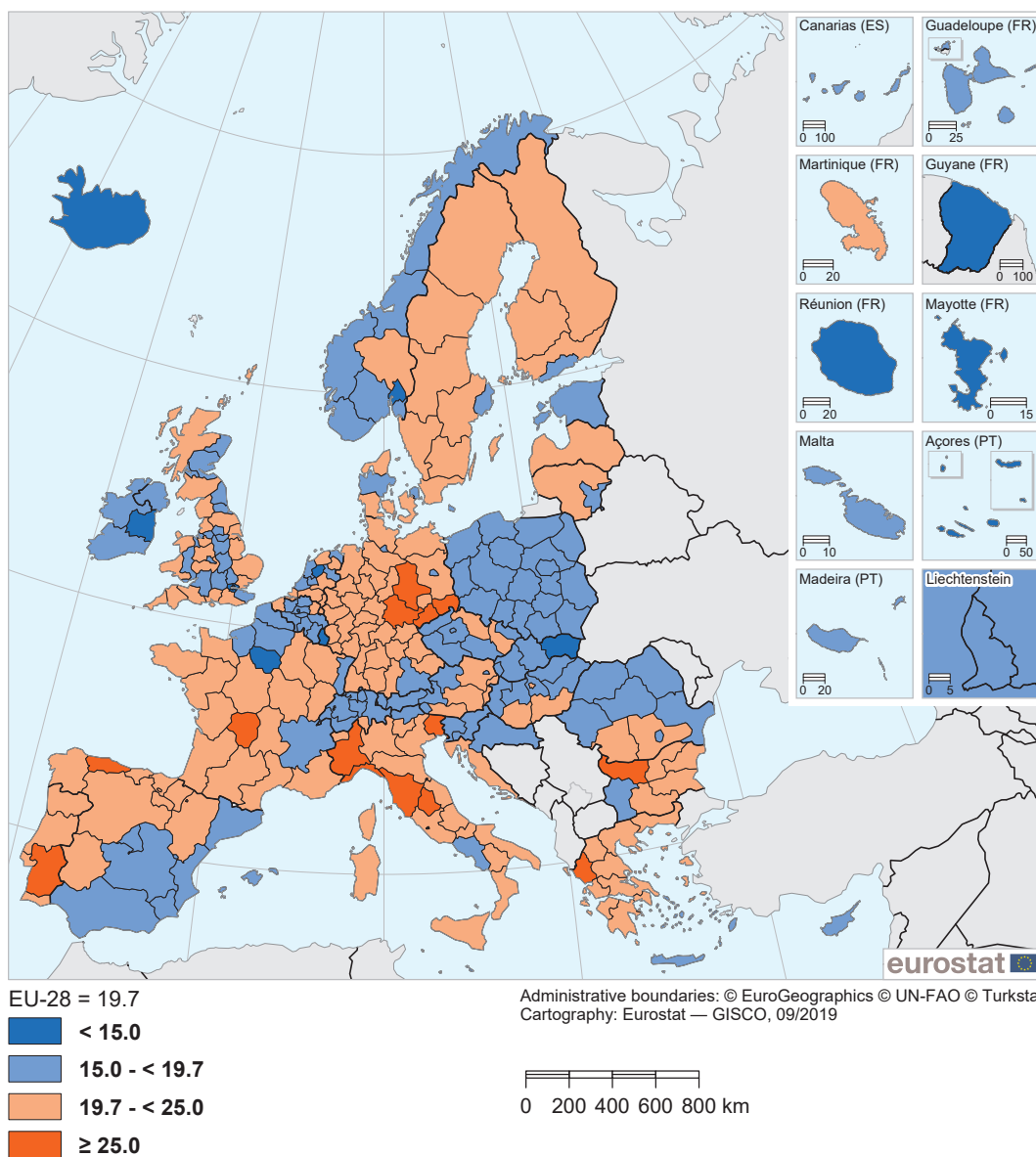
Figure 1.13 provides more detailed regional figures for NUTS level 3 regions. It underlines the considerable regional variations that exist in some of the EU Member States regarding the share of older people (aged 65 years or more) in the total population. Normally these differences reflect the contrasting situations that prevail between sparsely populated rural regions and urban centres; note that it was common to find the lowest shares of older people in capital city regions.

In 2018, older people accounted for more than one third (35.8 %) of the total population in the central Greek region of Evrytania — a relatively mountainous, rural region, which is sparsely populated. The next highest shares were recorded in the Belgian region of Arr. Veurne (31.7 %) that is located close to the English Channel and shares a border with France and the eastern German city of Suhl, Kreisfreie Stadt (31.5 %) which has been characterised by a dramatic fall in population numbers since German reunification. Aside from Evrytania, there were several other relatively sparsely populated, remote regions where older people accounted for at least 30.0 % of the total population: Ourense (north-western Spain; 31.2 %), Creuse (central France; 30.1 %) or Alto Tâmega (northern Portugal; 30.0 %). By contrast, the lowest shares of older people were recorded in two of the outermost regions of France (Mayotte (2.7 %) and Guyane (5.3 %)), and seven regions from the United Kingdom, all but one of which — Manchester (9.3 %) — were part of London: Tower Hamlets (6.2 %), Hackney & Newham (7.4 %), Lambeth (8.1 %), Lewisham & Southwark (8.7 %), Haringey & Islington (9.3 %) and Wandsworth (9.4 %).

⁽²⁾ Note that in the urban-rural typology there are no rural areas defined for Cyprus, Luxembourg or Malta.



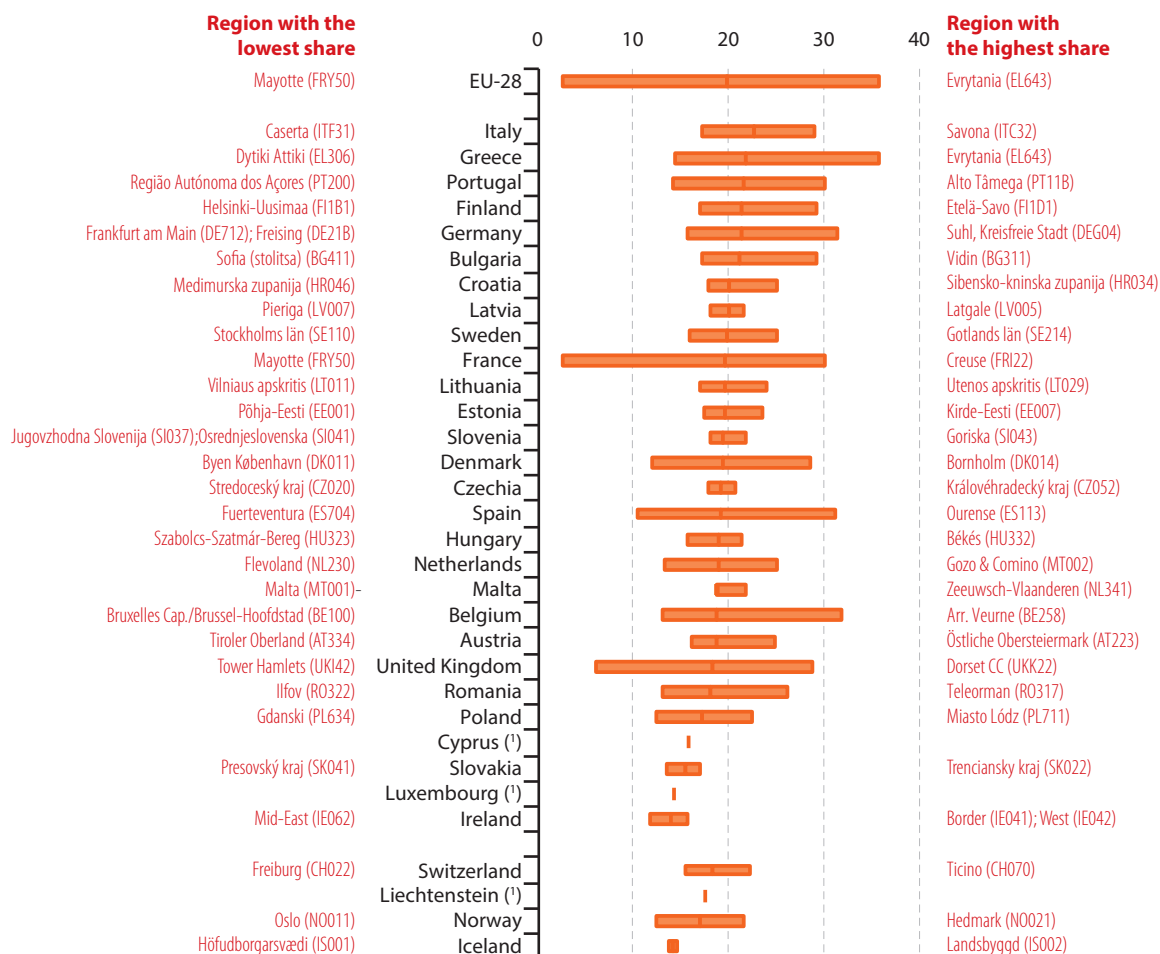
Map 1.1: People aged ≥65 years, by NUTS level 2 regions, 2018
(% share of total population)



Note: as of 1 January.

Source: Eurostat (online data code: [demo_r_pjanind2](#))

Figure 1.13: NUTS level 3 regions with the highest and lowest shares of people aged ≥65 years, 2018
(% share of total population)



Note: the figure has a bar for each country that shows the range from the region with the lowest share to the region with the highest share; the vertical line inside each bar denotes the national average (mean). As of 1 January.

(*) No regional breakdown for level 3 regions.

Source: Eurostat (online data code: [demo_r_pjanind3](#))

Older people — where do they come from?

While declining fertility and increasing longevity are the key drivers of population ageing in the EU, international migration can also play a role. Indeed, migration usually slows down the ageing process, as a majority of immigrants tend to be relatively young (often searching for work opportunities and the chance of a better quality of life).

A relatively small proportion of older people are foreign citizens

Figure 1.14 presents information on the prominence of foreign citizens. In 2018, foreign citizens of another EU Member State accounted for 3.4 % of the EU-28 population, a share that fell to 1.7 % among older people (aged 65 years or more). This pattern was repeated in the vast majority of Member States, as only France and Croatia reported



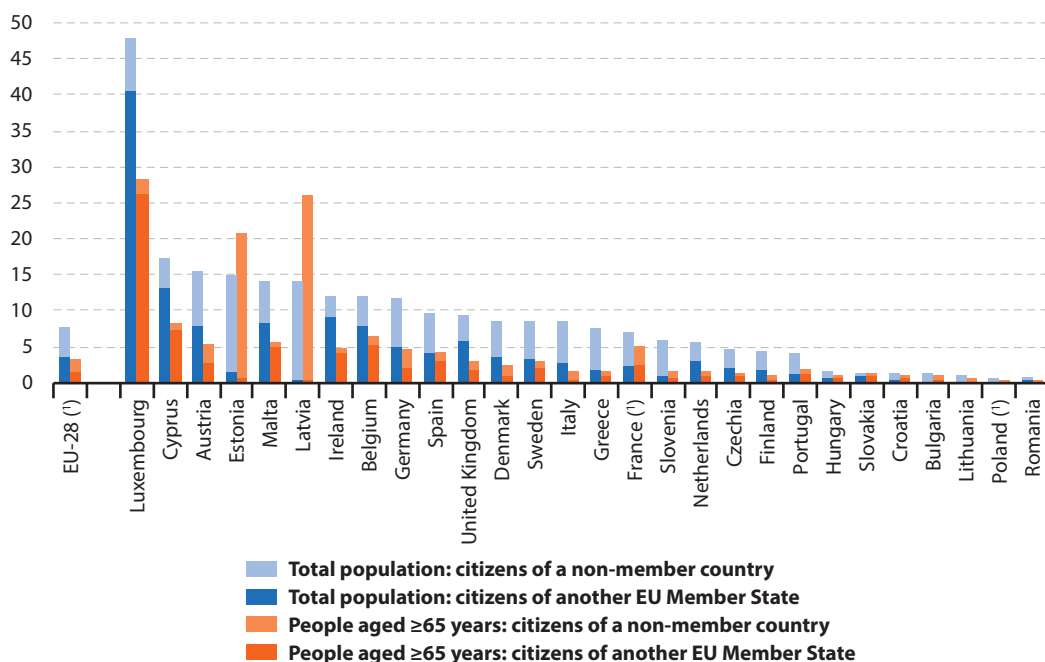
higher shares for older citizens of other Member States; this would tend to suggest that both France and Croatia were popular retirement destinations for citizens of other Member States.

Similarly, citizens of non-EU member countries accounted for 4.4 % of the EU-28 population, while their share of the older population was much lower, at 1.5 %. Again there were two exceptions to this pattern, Estonia and Latvia, where higher shares of older people (than the total population) were citizens of a non-member country. This may be linked to a high number of older people in Estonia and Latvia being classified as *recognised non-citizens*; they were mainly former Soviet Union citizens, who are

permanently resident but have not acquired any other citizenship.

To conclude, across the EU it was relatively common to find the share of foreign citizens in the total population falling as a function of age, both for citizens of another EU Member State and citizens of a non-member country. This would tend to suggest that migratory flows have increased in recent years, or that some foreign citizens choose to leave their host economy once they have grown old (and finished their working lives). For example, in Luxembourg, foreign citizens made up almost half (47.8 %) of the total population in 2018, while their share among older people was considerably lower (at 28.4 %).

Figure 1.14: Citizenship, by age class, 2018
(% share of age class)



(*) Provisional.

Source: Eurostat (online data code: [migr_pop1ctz](#))

2

Housing and living conditions



Household composition among older people

Recent decades have been characterised by a fall in the average size of [households](#), reflecting — at least in part — lower [fertility](#) rates, a higher number of [divorces](#) and the dissolution of extended households. A growing number (and share) of older people in the [European Union \(EU\)](#) are living alone (particularly older women): they form a particularly vulnerable group in society, with an increased [risk of poverty or social exclusion](#).

Older women were more likely to be living alone ...

Figure 2.1 shows there are considerable differences between the sexes in relation to the composition of private households ⁽¹⁾. In 2017, almost three fifths (58.5 %) of all men aged 65 years or more living in the EU-28 shared their household with a partner

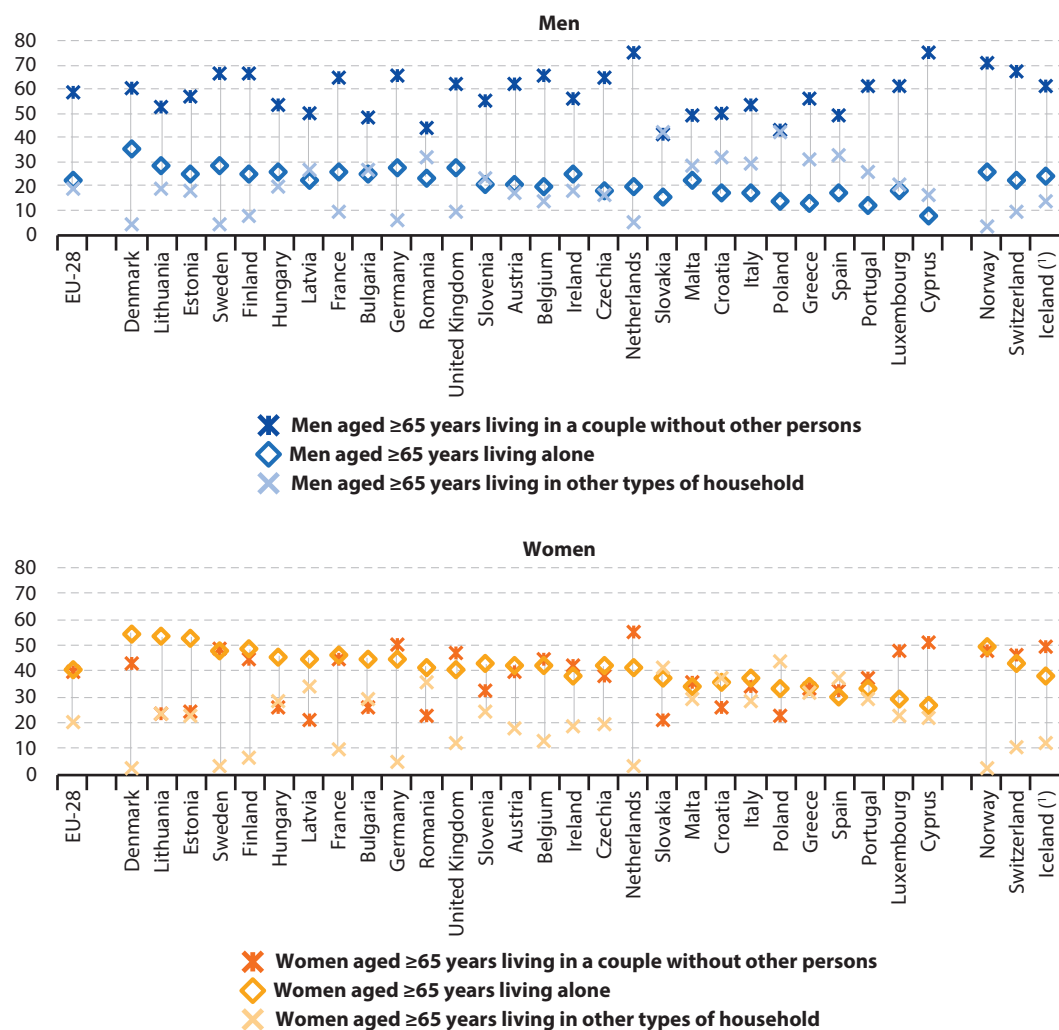
(but no other persons in the household); the corresponding share for women of the same age was much lower, at 39.6 %. In Cyprus and the Netherlands, approximately three quarters of all older men were living in households as part of a couple, while this share was less than half in Spain, Malta, Bulgaria, Romania, Poland and Slovakia — where a relatively high proportion of older men were living in other types of household, for example, with other family members, friends or other persons.

Older women (aged 65 years or more) were much more likely to be living alone: in 2017, the share of older women living in households composed of a single person was 40.4 % across the EU-28, while the share for older men was 22.4 % ⁽²⁾. More than half of all older women in Denmark, Lithuania and Estonia were living alone, while the lowest shares of older women living alone were recorded in Cyprus (27.0 %), Luxembourg (29.4 %) and Spain (29.9 %).

⁽¹⁾ These figures exclude people living in institutional households (for example, retirement or nursing homes).

⁽²⁾ It is important to note that the difference between these shares was further compounded, insofar as the total number of older women was much higher than the total number of older men (as shown in Chapter 1).

Figure 2.1: Distribution by type of household of people aged ≥65 years, by sex, 2017
(% share of older men/older women living in private households)



Note: ranked on the average share of older people (both sexes) aged ≥65 years living alone.

(*) 2016.

Source: Eurostat (online data code: [ilc_lvps30](#))

... they were also more likely to be living in institutional households

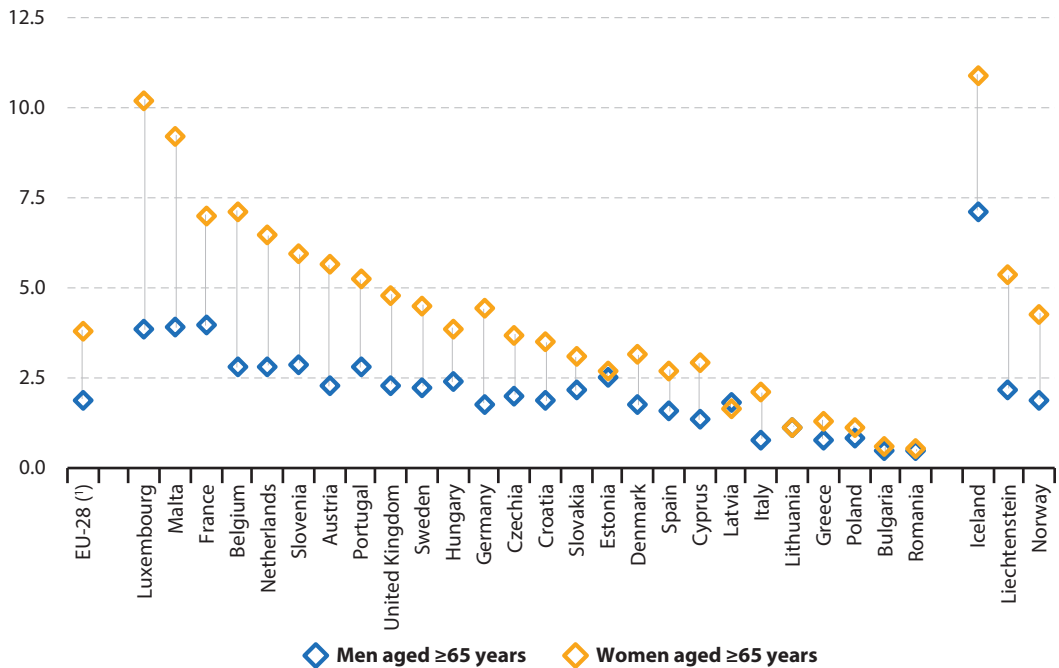
The overwhelming majority of older people continue to live in private households (either alone, with their spouse or with other persons). Nevertheless, some older people move into institutional households, such as retirement or nursing homes; this may occur out of choice (for example, not wishing to live alone) or because it is no longer possible for older people to carry on living at home (for example, due to complex long-term care needs). The very old are more likely to be frail and therefore to need services such as those provided within institutional households.

While most healthcare costs in the EU are covered by social protection systems, long-term social care is usually treated in a different manner; indeed, it is rare that such services are covered to the same extent as

healthcare. This means that the responsibility for financing institutional care often resides with the older person needing such care (or with their family).

In 2011, 3.8 % of older women (aged 65 years or more) in the EU-28 were living in an institutional household (see Figure 2.2). This was twice as high as the corresponding share recorded for older men (1.9 %), reflecting at least in part, the longevity of women. This difference between the sexes was repeated in all but one of the EU Member States, the exception being Latvia (where the share of older men living in institutional households was marginally higher). At the other end of the range, in France and Belgium, around 7 % of older women were living in institutional households, a share that reached 9.2 % in Malta and peaked at 10.2 % in Luxembourg (and was even higher in Iceland; 10.9 %).

Figure 2.2: People aged ≥65 years living in an institutional household, by sex, 2011
(% share of older men/women)



Note: ranked on the average share for all older people (both sexes) aged ≥65 years. Ireland and Finland: not available.
⁽¹⁾ Excluding Ireland and Finland.
 Source: Census hub (<https://ec.europa.eu/CensusHub2>)

Older people living in under-occupied dwellings

Contrary to the problem of [over-crowding](#), which tends to affect younger people and those living in some of Europe's principal cities, older people are more likely to be living in [under-occupied dwellings](#) ⁽³⁾.

In 2017, households in the EU-28 had an average of 1.7 [rooms](#) ⁽⁴⁾ per person (see Figure 2.3). Older people had more space in their [dwellings](#): on average, 2.1 rooms per person for households composed of two adults (at least one of which was aged 65 years or more), rising to 3.4 rooms for households composed of a single person aged 65 years or more. The most common cause of under-occupation is because older

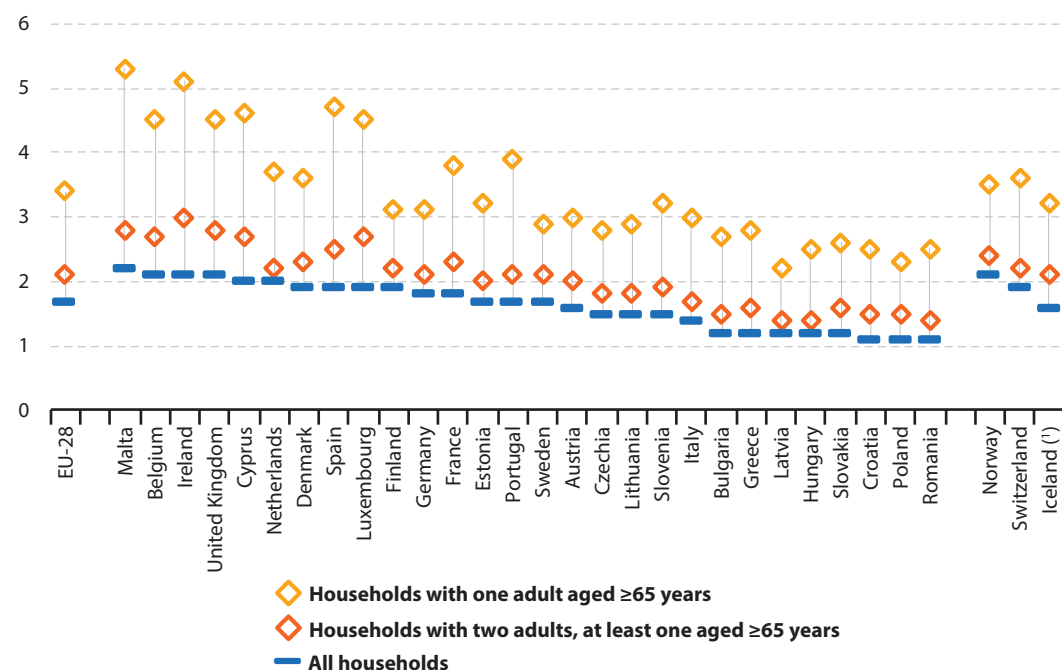
individuals or couples continue to live in their property long after their children have left the family home, despite it being, for example, too large, difficult to heat, or ill-adapted.

The average number of rooms for households composed of a single person aged 65 years or more was particularly high in Belgium, Luxembourg, the United Kingdom, Cyprus and Spain (4.5-4.7 rooms in 2017), rising to 5.1 rooms in Ireland and peaking at 5.3 rooms in Malta; all seven of these EU Member States also recorded a relatively high average number of rooms per person for all households. By contrast, the average number of rooms was relatively low for all households and for households composed of older people across most of the eastern EU Member States.

⁽³⁾ An under-occupied dwelling is one that is deemed to be too large for the needs of the household living in it, in terms of excess rooms (and more specifically bedrooms); for more information refer to the note under Figure 2.4.

⁽⁴⁾ A room is defined as a space of a housing unit of at least four square meters such as normal bedrooms, dining rooms, living rooms and habitable cellars, attics, kitchens and other separated spaces used or intended for dwelling purposes with height of more than two metres and accessible from inside the housing unit.

Figure 2.3: Average number of rooms per person, by type of household, 2017
(rooms)



⁽¹⁾ 2016.

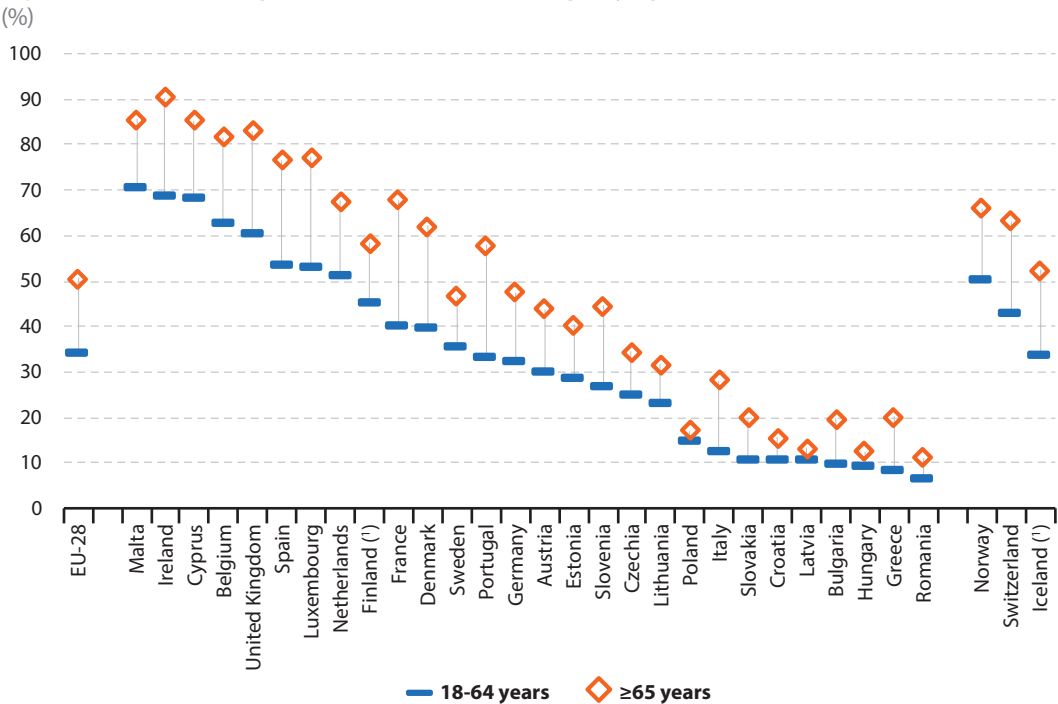
Source: Eurostat (online data code: [ilc_lvho04](#))

Approximately half of all older people were living in under-occupied dwellings

In 2017, the share of working-age adults (18-64 years) living in under-occupied dwellings across the EU-28 was just over one third (34.2 %). By contrast, the proportion of older people (aged 65 years or more) living in under-occupied dwellings was slightly higher than half (50.6 %). This pattern — a higher share of older people than working-age adults living in under-occupied dwellings — was observed in all of the EU Member States. The share of older people

living in under-occupied dwellings peaked at 90.5 % in Ireland, and was more than 80 % in Malta, Cyprus, the United Kingdom and Belgium. By contrast, in Bulgaria, Poland, Croatia, Latvia, Hungary and Romania less than 20 % of older people were living in under-occupied dwellings; the lowest share was recorded in Romania (11.2 %). This wide disparity between Member States may reflect, among others, whether older people were living predominantly: in houses or flats/apartments; in urban or rural areas; on their own or with their (extended) family.

Figure 2.4: People living in under-occupied dwellings, by age class, 2017



Note: a dwelling is defined as under-occupied if the household living in it has at its disposal more than the minimum number of rooms considered adequate, which is equal to: one room for the household; one room per couple in the household; one room for each single person aged 18 or more; one room per pair of single people of the same gender between 12 and 17 years of age; one room for each single person between 12 and 17 years of age and not included in the previous category; one room per pair of children under 12 years of age.

(*) 2016.

Source: Eurostat (online data code: [ilc_lvho50a](#))



Housing affordability for older people

Older people (aged 65 years or more) are more likely than younger people to be homeowners. In 2017, some 61.2 % of older people living alone in the EU-28 were homeowners with no outstanding mortgage or housing loan (see Figure 2.5); just 4.1 % were homeowners who had yet to pay-off their mortgage. By contrast, more than one third (34.7 %) of older people living alone in the EU-28 were tenants: a higher share — 22.4 % of older people living alone — were tenants with a rent at market prices, while 12.4 % were tenants with a rent at reduced price or free (for example, those living in social housing).

The overall tenure structure of different housing markets is illustrated in Figure 2.5. In several eastern and southern EU Member States, as well as Lithuania and Ireland, a very high share of older people living alone were homeowners. At the other end of the range,

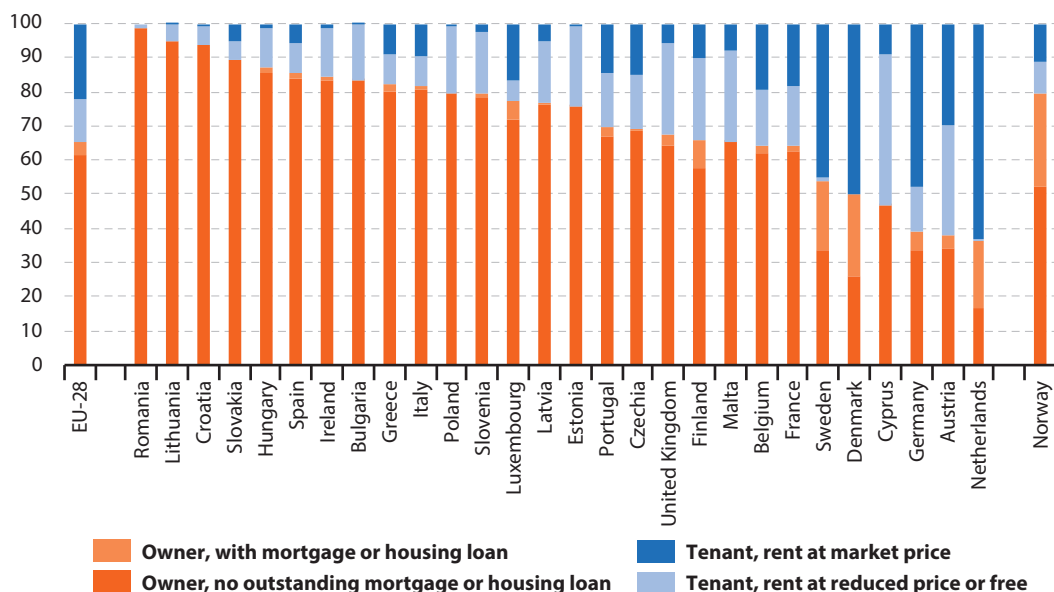
more than half of the older people living alone in Denmark, Cyprus, Germany, Austria and the Netherlands (which recorded the highest share, at 63.8 %) were tenants.

Older people living alone were more likely to be homeowners

Older people (aged 65 years or more) living alone in the EU-28 were more likely (than average) to be homeowners, irrespective of whether they had an outstanding mortgage or housing loan: in 2017, almost two thirds (65.3 %) of older people living alone owned their home, compared with 52.1 % of the total population that were living alone. This generational gap was particularly pronounced in Luxembourg, Greece, Italy, Finland, France and Spain, where older people were much more likely to be homeowners. By contrast, the share of older people living alone who were homeowners in Cyprus and Malta was slightly lower than the average recorded for all people living alone.

Figure 2.5: People aged ≥65 years living alone, by tenure status, 2017

(%)



Note: ranked on the share of people aged ≥65 years living alone and owning their dwelling (with or without a mortgage or housing loan).

Source: Eurostat (EU-SILC)

Around one tenth of older people face a burden from their housing costs

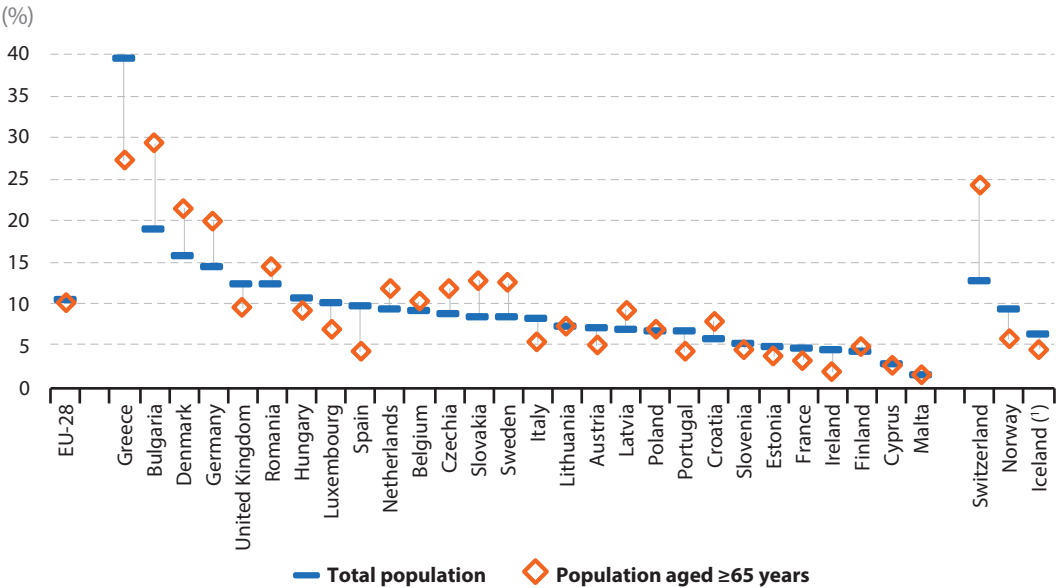
During the last few decades, an increasing share of the average household budget in the EU has been devoted to housing, while the share of expenditure on items such as food and clothing has fallen. Housing costs include expenses such as rent or the interest part of mortgage payments, as well as property-related local taxes, the cost of utilities (such as water, electricity or gas), home repairs and maintenance. The housing cost overburden rate is defined as the share of people living in households where total housing costs (net of housing allowances) represent more than 40 % of disposable income (net of housing allowances).

In 2017, approximately one tenth (10.4 %) of the EU-28 population was overburdened by the cost of their housing — almost identical rates were recorded for older people (aged 65 years or more), at 10.1 %. The share of older people whose housing

costs accounted for more than 40 % of their disposable income was much higher — at least 20.0 % — in Germany, Denmark, Greece and Bulgaria, where the highest rate was recorded (29.3 %); this was also the case in Switzerland (24.2 %).

Although the proportion of older people who were overburdened by their housing costs in Greece was relatively high (at 27.2 %), it was considerably less than the rate experienced by the population at large (39.6 %). In a similar vein, older people in Spain, Luxembourg, Italy, the United Kingdom, Ireland and Portugal generally experienced a lower burden from housing costs — a difference of at least 2.5 percentage points — than other generations. In contrast, the housing cost overburden rate was at least 2.5 percentage points higher for older people than it was for the total population in Czechia, Sweden, Slovakia, Germany, Denmark and particularly Bulgaria (a difference of 10.4 percentage points); this gap was even greater in Switzerland (11.4 percentage points).

Figure 2.6: Housing cost overburden rate, by age class, 2017



Note: the housing cost overburden rate is defined for each age class as the share of people living in households where total housing costs (net of housing allowances) represent more than 40 % of disposable income (net of housing allowances).

(¹) 2016.

Source: Eurostat (online data code: [ilc_lvho07a](#))



Older people living in material deprivation

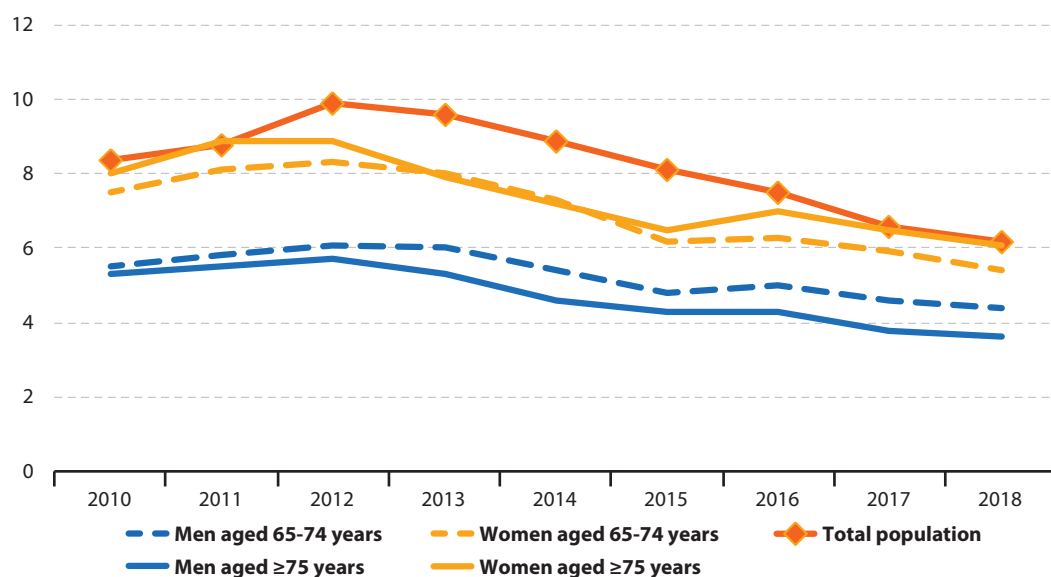
Older people were less likely to face severe material deprivation

Figure 2.7 shows the development of EU-28 severe material deprivation rates for older people during the period after the global financial and economic crisis. The impact of the crisis was evident through until 2012, after which severe material deprivation rates for older people fell at a relatively fast and almost uninterrupted pace. Although not shown, severe material deprivation rates for younger generations were much higher than those for older people. Furthermore, having initially fallen post-2012, severe material deprivation rates for younger people, such as those in their twenties, were increasing again in 2018.

Defining material deprivation

Material deprivation is the enforced inability to afford basic goods and services that are considered by most people to be desirable (or even necessary) to lead an adequate life. **Severe material deprivation** is defined as the enforced inability to pay for at least four of the following nine items: to pay rent, mortgage or utility bills or hire purchase repayments; to keep home adequately warm; to face unexpected expenses; to eat meat or proteins regularly; to go on holiday; to pay for a television set; to pay for a washing machine; to pay for a car; to pay for a telephone.

Figure 2.7: Severe material deprivation rate, by sex and age class, EU-28, 2010-2018 (%)



Note: estimates.

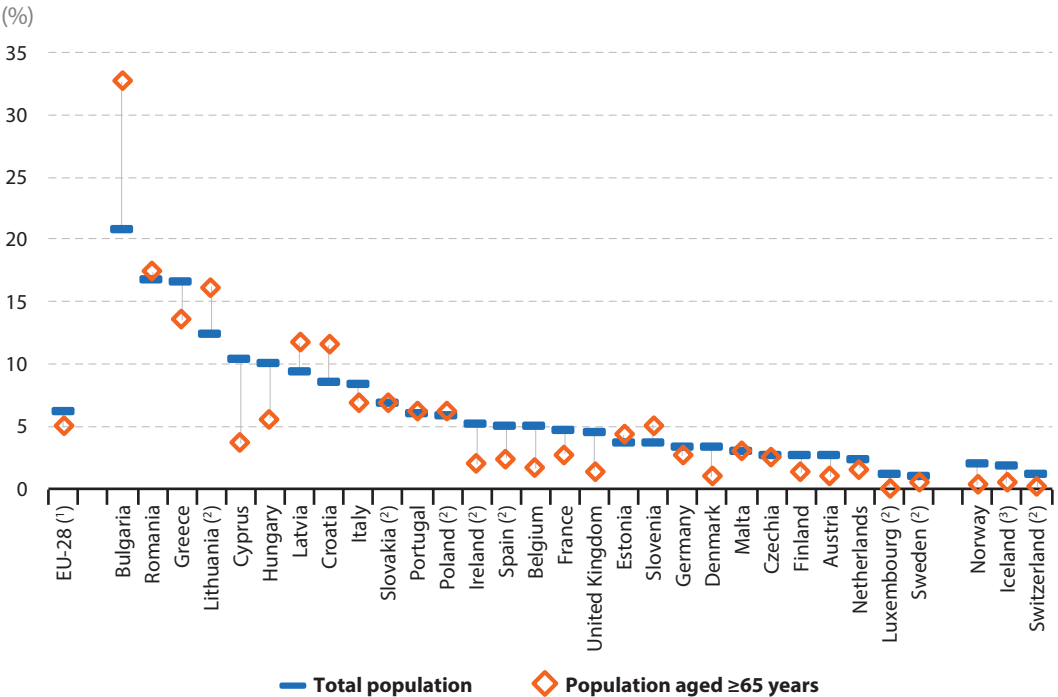
Source: Eurostat (online data code: ilc_mddd11)

Older women are generally more likely (than older men) to face severe difficulties in being able to pay for basic goods and services: this gap between the sexes peaked in the aftermath of the crisis, but narrowed thereafter for people aged 65-74 years. A somewhat different pattern was observed for people aged 75 years or more: in 2018, the EU-28 severe material deprivation rate for men of this age was 3.6 %, while the corresponding rate for women was considerably higher, at 6.1 %. This may reflect a range of factors, including: labour market experiences (the gender pay gap; women often having lower pension entitlements); increased longevity among women (extending the period over which their financial resources need to last); a greater share of older women living alone (a two-person household needs relatively fewer

resources per person than a single-person household to maintain the same standard of living).

Figure 2.8 shows that in 2018 the EU-28 severe material deprivation rate for older people (aged 65 years or more) was 5.0 %; this was 1.2 percentage points less than the overall rate recorded for the total population. Although this inter-generational divide was generally in favour of older people, there were nine EU Member States — predominantly in eastern parts of the EU — where the severe material deprivation rate was higher for older people than it was for the total population. This was most notably the case in Bulgaria, as the rate for older people stood at 32.7 % compared with an average of 20.9 % for the total population.

Figure 2.8: Severe material deprivation rate, by age class, 2018



Note: 2018 data are provisional.

(1) Estimates.

(2) 2017.

Source: Eurostat (online data code: [ilc_mddd11](#))

(3) 2016.

Older people were less likely to be in arrears

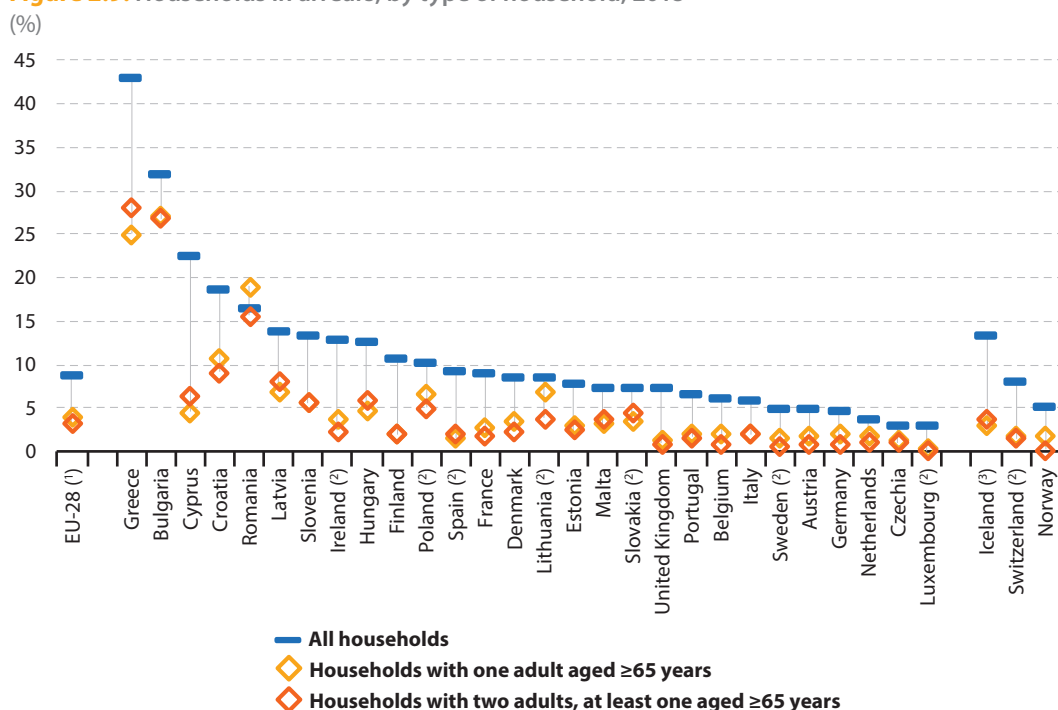
Economic safety is a term used to encompass people's overall vulnerability (or resilience) to adverse financial situations and the existence (or otherwise) of support mechanisms to provide a safety net for individuals in need. One specific measure used within this domain is **household arrears** — in other words, the share of households that were late with payments for a mortgage or rent, utility bills or hire purchase (repayments that are generally made with a monthly frequency).

In 2018, the proportion of EU-28 households in arrears was 8.8 %. Older people were much less likely to be in arrears: 4.1 % of households with one adult aged 65 years or more were in arrears, while the share for households with two adults (at least one aged 65 years or more) was even lower, at 3.2 %. This inter-generational divide likely reflects, among

other factors, the high number of older homeowners who have already paid-off their mortgage, as well as different attitudes to debt between the generations.

Households composed of older people were generally far less likely (than the average for all households) to be in arrears; Figure 2.9 shows that this pattern was repeated in all but one of the EU Member States, the exception being Romania for adults aged 65 years who were living alone. By contrast, in Cyprus the share of households with one adult aged 65 years or more in arrears (4.6 %) was much lower than the corresponding average for all households (22.5 %). As well as Cyprus, the average share of all households in Finland, the United Kingdom, Spain and Luxembourg that were in arrears, was approximately five to six times as high as the share among households with one adult aged 65 years or more.

Figure 2.9: Households in arrears, by type of household, 2018



Note: household arrears concern the late payment of a mortgage or rent, utility bills or hire purchase. 2018 data: provisional.

(1) Estimates.

(2) 2016.

(3) 2017.

Source: Eurostat (online data code: [ilc_mdcs05](#))

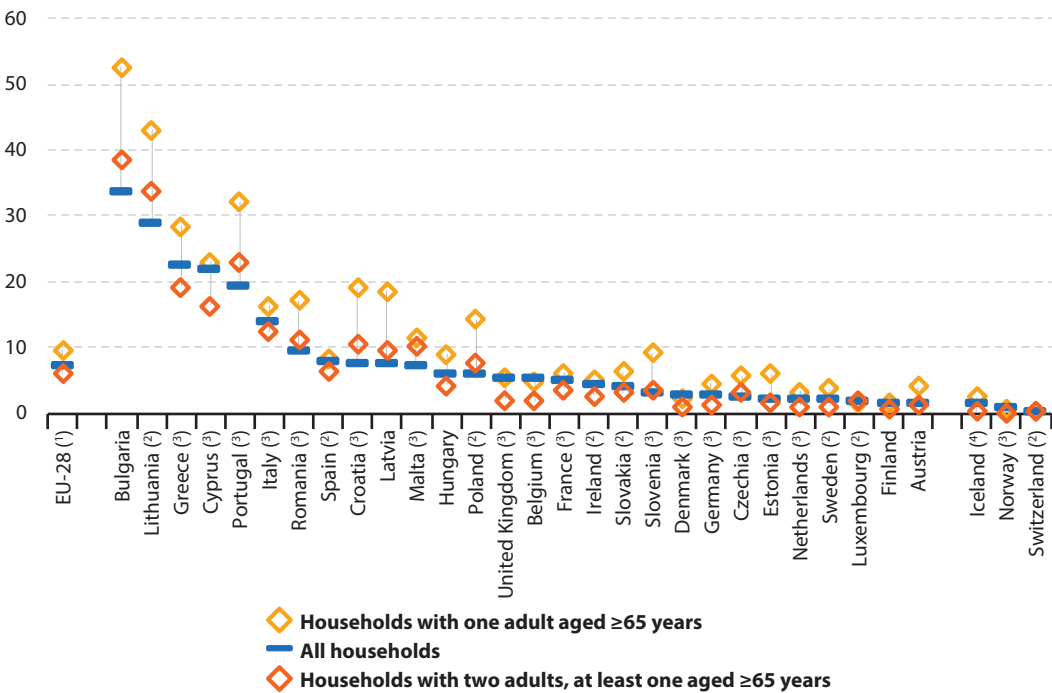
Older people living alone were more likely to be impacted by energy poverty

Large shares of the housing stock in some parts of Europe date back more than a century. These older properties are more likely to be in a poor state of repair, suffering from issues such as cold and damp, or hazards, that means it is more likely that their occupants may fall or injure themselves.

One measure of energy poverty is the inability to keep a home adequately warm: this indicator is often connected to low levels of household income, energy inefficient homes and (relatively) high energy costs. Figure 2.10 reveals that in 2018, some 7.4 % of EU-28 households were unable to keep their home adequately warm. Among households composed of a single adult aged 65 years or more, this share rose to almost

one tenth (9.6 %), while it was much lower (5.9 %) for households composed of two adults (at least one of which was aged 65 years or more). This pattern was repeated in a majority of the EU Member States, although in Belgium, Denmark, Luxembourg (2017 data), Finland and the United Kingdom, the share of households unable to keep their home adequately warm was systematically lower (than the average for all households) for both types of household composed of older people. By contrast, in Bulgaria, Czechia, Croatia, Latvia, Lithuania (2017 data), Malta, Poland (2017 data), Portugal, Romania and Slovenia, the share of households composed of older people unable to keep their home adequately warm was higher (than the average for all households) among both types of household composed of older people.

Figure 2.10: Households unable to keep their home adequately warm, by type of household, 2018 (%)



(1) Estimates.

(2) 2017.

(3) Provisional.

(4) 2016.

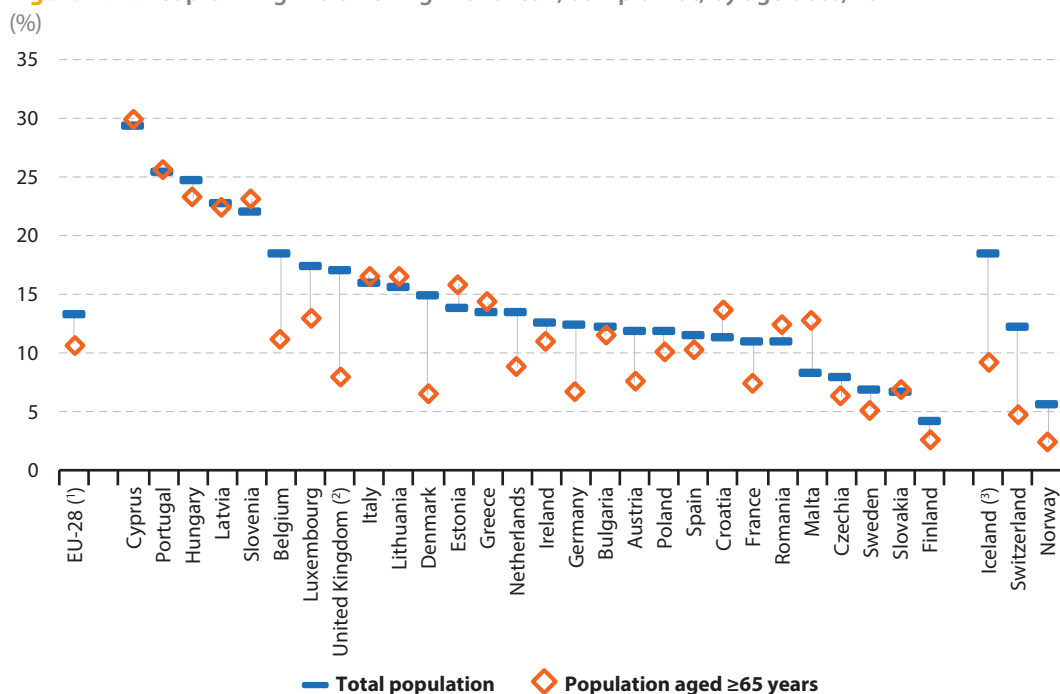
Source: Eurostat (online data code: ilc_mdes01)

Older people were less likely to live in a dwelling with a leak, damp or rot

In 2017, some 13.3 % of the EU-28 population lived in a dwelling with a leaking roof, damp walls, floors or foundation, or rot in window frames or floor (see Figure 2.11); the corresponding share among older people (aged 65 years or more) was slightly lower, at 10.7 %. This pattern was repeated in a majority of the EU Member States, with

a lower share of older people compared with the total population living in dwellings with a leak, damp or rot. This difference was particularly pronounced in Belgium, Denmark and the United Kingdom — in the latter two Member States, the share of the older people living in dwellings with a leak, damp or rot was less than half the average for the whole population; this was also the case in Iceland and Switzerland.

Figure 2.11: People living in a dwelling with a leak, damp or rot, by age class, 2017



⁽¹⁾ Estimates.

⁽²⁾ Low reliability.

⁽³⁾ 2016.

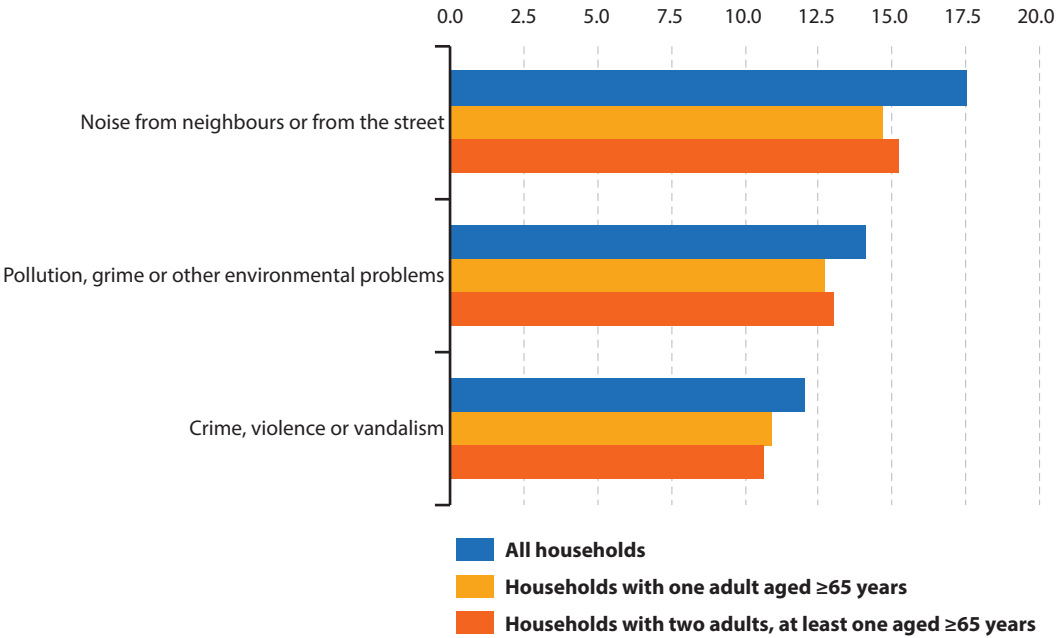
Source: Eurostat (online data code: ilc_mdho01)

Living conditions for older people in their local area

There are numerous issues that may impact on the quality of life experienced by older people in their local community. Among these are concerns linked to noise, pollution and crime, all three of which may be more prevalent in predominantly urban (rather than rural) regions. As such, the information

presented in Figures 2.12 and 2.13 should be considered in unison with the population distribution of older people by urban-rural typology (see Chapter 1). Indeed, this may explain, at least in part, why in 2017 households composed of older people in the EU-28 were generally less likely (than all households) to report that they faced noise, environmental problems or crime in their local area.

Figure 2.12: Households facing noise, environmental problems or crime in their local area, by type of household, EU-28, 2017
(%)

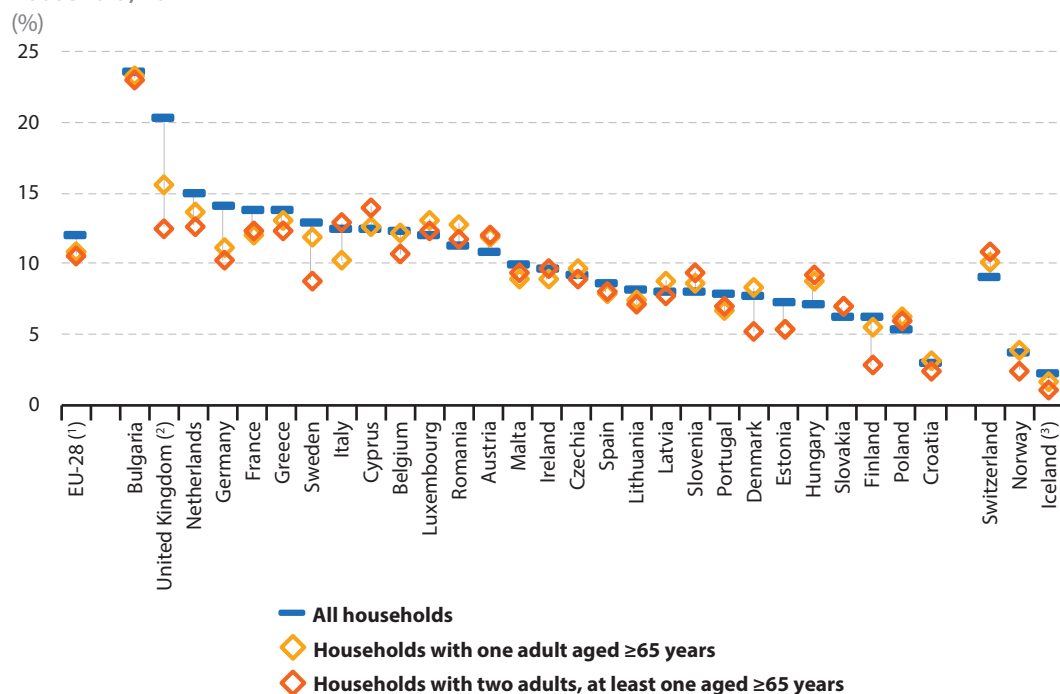


Note: estimates.
Source: Eurostat (online data codes: [ilc_mddw01](#), [ilc_mddw02](#) and [ilc_mddw03](#))

Figure 2.13 focuses on the share of households reporting that they faced crime, violence or vandalism in their local area. In 2017, some 12.0 % of all households across the EU-28 reported these issues, while the corresponding shares for households composed of older people were slightly lower (irrespective of whether the household was composed of a single person aged 65

years or more or two adults, at least one of whom was aged 65 years or more). Among those EU Member States where high shares of households reported that they faced crime, violence or vandalism it was common to find a smaller proportion of older people reporting such issues; this difference was particularly notable in Germany, Sweden and the United Kingdom.

Figure 2.13: Households facing crime, violence or vandalism in their local area, by type of household, 2017



⁽¹⁾ Estimates.

⁽²⁾ Low reliability.

⁽³⁾ 2016.

Source: Eurostat (online data code: [ilc_mddw03](#))

3

Health and disability





According to the [World Health Organisation \(WHO\)](#), health is *a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity*. While Europeans are generally living longer lives, many face multiple health conditions or mobility problems in their later years. Relatively high rates of chronic illness, mental health conditions, disability and frailty may be reduced if structural, economic and social drivers of poor health are tackled at an early stage — for example, [healthcare](#) services investing more in education and screening services, or individuals making changes to their lifestyles.

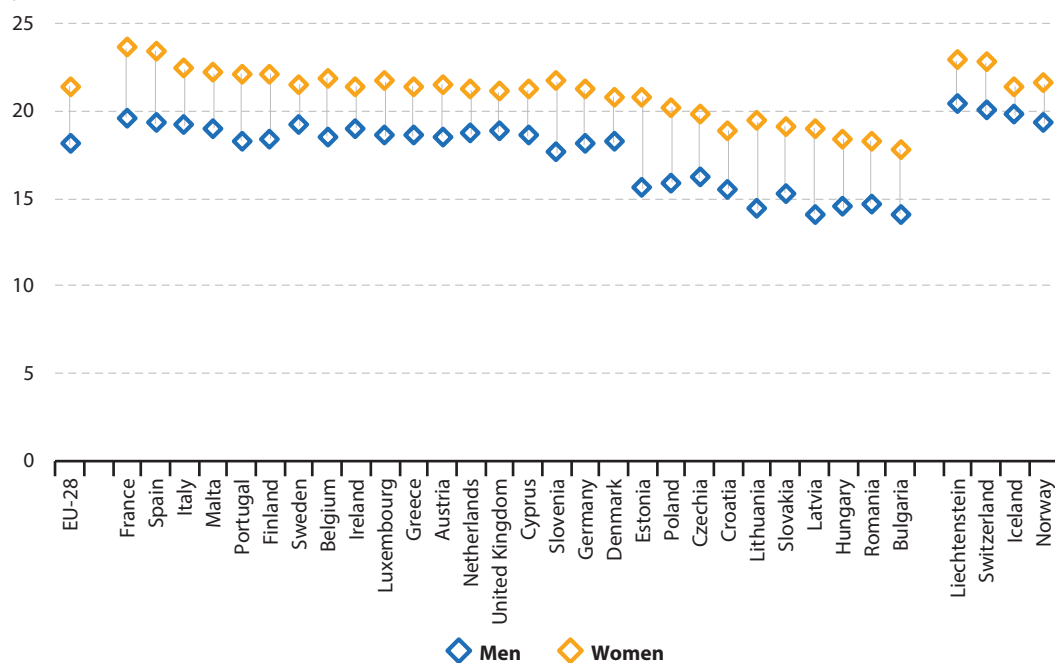
Life expectancy and healthy life years among older people

Women aged 65 years could expect to live an additional 21.4 years

[Life expectancy](#) at birth has been increasing for a considerable period in the [European Union \(EU\)](#): official statistics reveal that life expectancy has risen, on average, by more than two years per decade for both sexes since the 1960s (although the latest figures available suggest that life expectancy stagnated or even declined during the last couple of years for several EU Member States). The gender gap for life expectancy at birth — higher life expectancy for women than men — slowly diminished during the period under consideration, with male life expectancy increasing at a faster pace.

Figure 3.1: Life expectancy of people aged 65 years, by sex, 2017

(years)



Note: the figure is ranked on average (both sexes) life expectancy at 65 years.

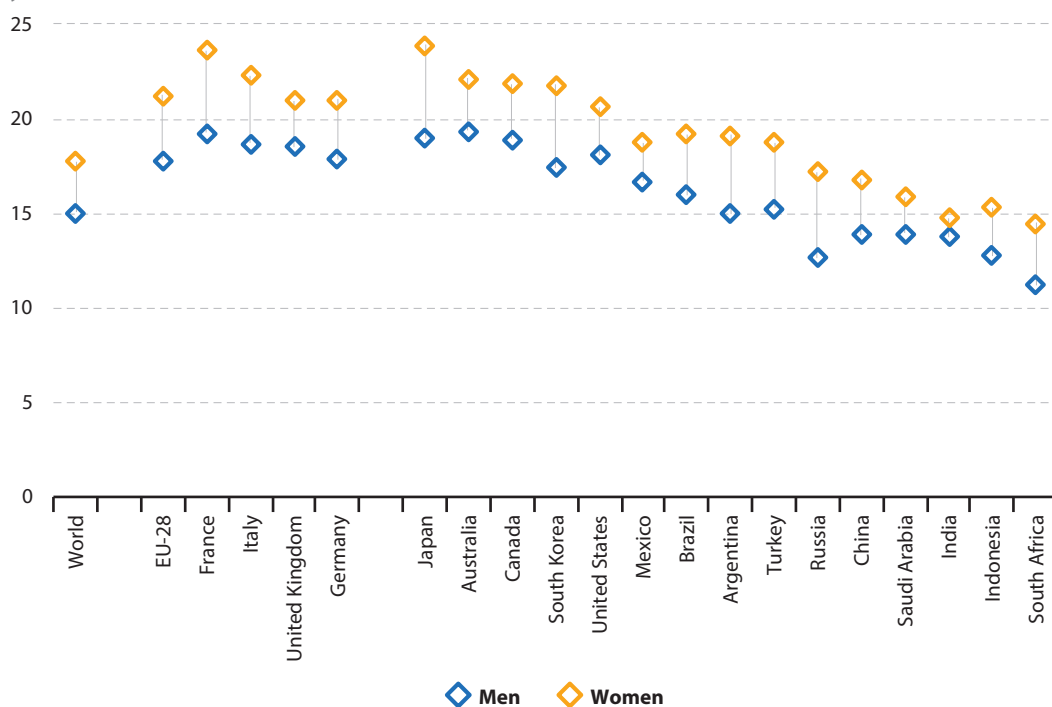
Source: Eurostat (online data code: [demo_mlifetable](#))



Figure 3.1 presents information on life expectancy at age 65 years; it shows the average number of years that a person of that age can be expected to live (assuming that current age-specific mortality levels remain constant). In 2017, a woman aged 65 years living in the EU-28 could expect to live an additional 21.4 years, while the corresponding figure for a man was lower, at 18.1 years. Among the EU Member States, the highest life expectancy at age 65 was recorded in France — 23.6 years for women and 19.6 years for men. Women aged 65 years could expect to live longer than men of the same age in each of the EU Member States. Some of the biggest gender gaps in life expectancy at age 65 were recorded among those Member States with relatively low overall (both sexes) levels of life expectancy, for example the Baltic Member States.

An international comparison of life expectancy at age 65 is provided in Figure 3.2 — note that it is based on data covering the period 2010–2015. Across the world, male life expectancy at age 65 was 15.1 years, while female life expectancy was 2.7 years higher, at 17.8 years. The life expectancy of people aged 65 years in the EU-28 was relatively high compared with most of the other G20 countries, although overall life expectancy (for both sexes) was higher in Japan, Australia, Canada and South Korea.

Figure 3.2: Life expectancy of people aged 65 years, by sex, 2010–2015
(years)



Note: the information details average life expectancy for the period from 2010 to 2015. The figure is ranked on average (both sexes) life expectancy at 65 years.

Source: Eurostat (online data code: [demo_mlexpec](#)) and United Nations, World Population Prospects: the 2019 Revision

At the age of 65, women can expect to live a smaller share of their remaining lives in a healthy condition

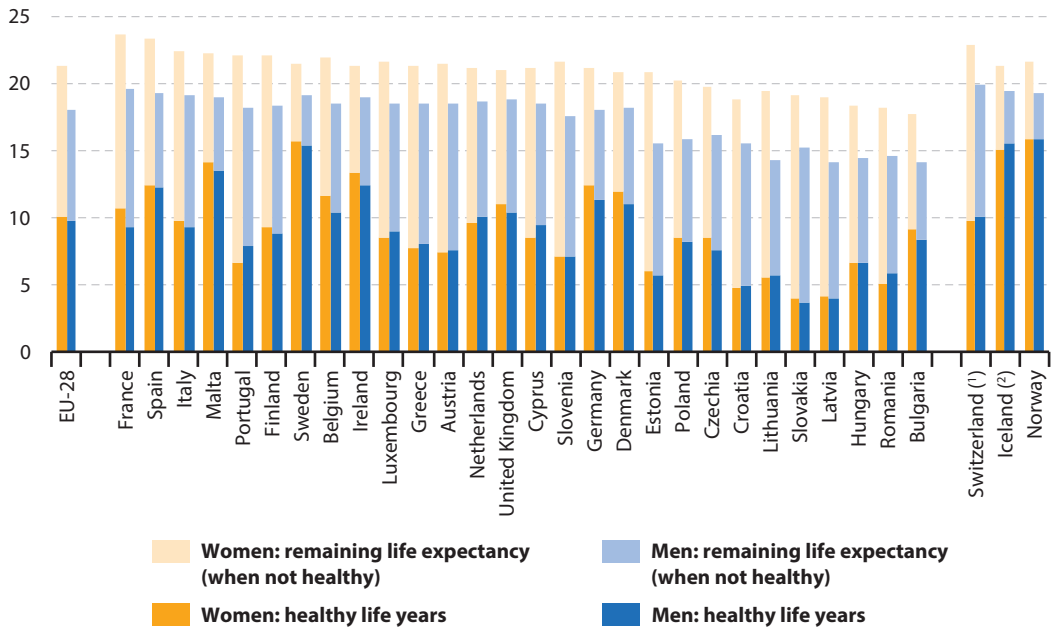
Whether the growing numbers of older people in the EU are living their later years in good health is a crucial consideration for policymakers. Additional years of life spent in an unhealthy condition (limitations in functioning or disability) are likely to result in extra demand for supplementary healthcare or long-term care services.

Figure 3.3 provides information on **healthy life years** (sometimes referred to as disability-free life expectancy), in other words, the number of years that a person can expect to live in a healthy condition without severe or moderate health problems. Unlike the measure for conventional life expectancy, this indicator may be used to summarise both the duration and quality of life. Across

the EU-28 in 2017, women aged 65 years could expect to live, on average, for 10.2 years of their remaining lives in a healthy condition (47.7 % of their remaining lifespan), while the comparable figure for older men was lower, at 9.8 years (or 54.1 % of their remaining lifespan).

In general, those older people who were living in EU Member States with higher life expectancy tended to spend a lower proportion of their elderly lives with health problems: for example, compare the situation for older people in Sweden (with relatively high life expectancy) — who, on average, spent the vast majority of their later years in relatively good health — with that in Slovakia (with relatively low life expectancy), where older people spent approximately one quarter of their remaining lifespan in relatively good health.

Figure 3.3: Life expectancy and healthy life years of people aged 65 years, by sex, 2017
(years)



Note: the figure is ranked on average (both sexes) life expectancy at 65 years.

(1) 2016.

(2) 2015.

Source: Eurostat (online data code: hlth_hlye)



Self-perceived health among older people

While most older people do not expect to be in perfect health throughout their later years, many hope that their health/physical condition will be such that they can continue to: work for as long as they would like; go out and socialise; remain independent; be able to look after themselves.

The share of the population perceiving their own health as good or very good fell by age

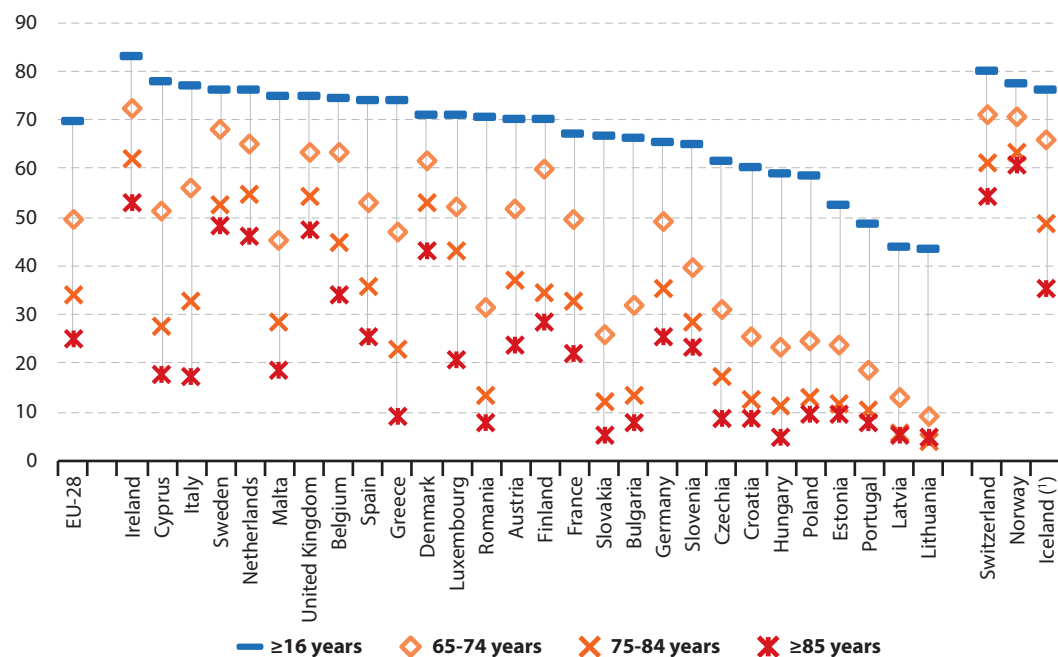
Self-assessed health status provides information concerning how an individual perceives his/her health — rating it as very good, good, fair, bad and very bad. Figure 3.4 presents information for this indicator by age: as might be expected, the share of people perceiving their own health as good or very good declined with the age of the respondent.

Data limitations for analysing self-perceived health

Health status and health services consumption may strongly differ between individuals living in institutions and in private households. It is important to note that the information presented below for self-perceived health conditions is taken from a survey where people living in collective households and institutions are generally excluded from the target population, which may lead to under-reporting of some health issues (considering that many of these conditions are more frequently experienced by older people who are unable to continue living at home).

In 2017, some 69.7 % of the EU-28 adult population (aged 16 years or more) considered their own health to be good or very good. Just less than half (49.7 %) of

Figure 3.4: Self-perceived health, by age class, 2017
(% of people perceiving their own health as good or very good)



(¹) 2016.

Source: Eurostat (online data code: [hlth_silc_01](#))

older people (aged 65-74 years) in the EU-28 perceived their health to be good or very good, a share that fell close to one third (34.1 %) among those aged 75-84 years and to one quarter (25.0 %) for very old people (aged 85 years or more).

The pace at which the older population perceived their own health to be deteriorating varied considerably across the EU Member States. Nevertheless, the pattern of declining health as a function of age was repeated in all but one of the EU Member States in 2017; the exception was Lithuania, where a slightly lower proportion of people aged 75-84 years perceived their own health to be good or very good compared with the share recorded for people aged 85 years or more (4.1 % compared with 4.6 %).

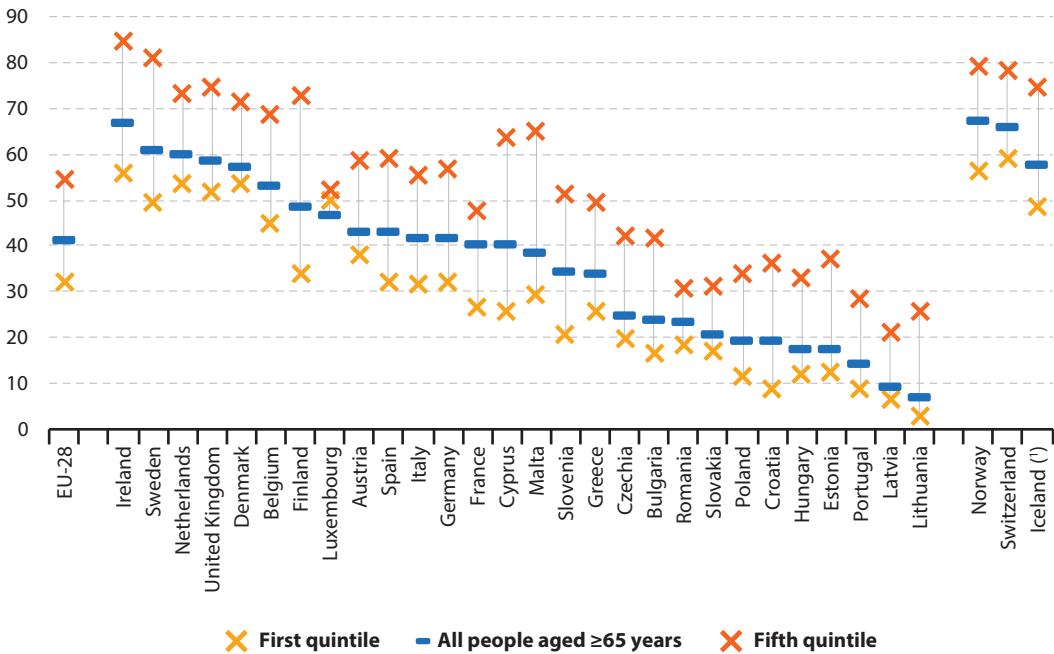
In 2017, the share of older people (aged 65-74 years) perceiving their own health

as good or very good was less than half the corresponding share recorded for the whole adult population in Bulgaria, Estonia, Romania, Croatia, Poland, Hungary, Portugal and Slovakia. Even greater differences were registered in Latvia and Lithuania, as the share for people aged 65-74 years was less than one third of the average for all adults in Latvia and less than one quarter of the average for all adults in Lithuania.

Older people with high incomes were more likely to perceive their own health as good or very good

Figure 3.5 shows that, within the EU-28, self-perceived health was closely related to income, insofar as the proportion of older people (aged 65 years or more) who perceived their own health as good or very good rose as a function of income.

Figure 3.5: Self-perceived health among people aged ≥65 years, by income quintile, 2017
(% perceiving their own health as good or very good)



Note: a quintile is one of five equal groups, with population being divided according to the distribution of income (for example, the first quintile contains the 20 % of the population with the lowest incomes, while the fifth quintile contains the 20 % of the population with the highest incomes).

(¹) 2016.

Source: Eurostat (online data code: hlth_silc_10)



In 2017, less than one third (32.4 %) of older people in the first income quintile (in other words, the 20 % of the population with the lowest incomes) perceived their own health to be good or very good. This share rose to more than half (54.7 %) for older people in the fifth income quintile (the 20 % of the population with the highest incomes).

In 2017, more than two thirds (67.1 %) of the population aged 65 years or more in Ireland considered their own health to be good or very good; this was also the case for a majority of older people in Sweden, the Netherlands, the United Kingdom, Denmark and Belgium. By contrast, less than one fifth of older people in Poland, Croatia, Hungary, Estonia and Portugal perceived their own health as good or very good, a share that fell to less than one tenth in Latvia and Lithuania.

The close link observed for the EU-28 as a whole between income and self-perceived health was repeated in the vast majority of EU Member States. In 2017, France was the only country where the highest proportion of people aged 65 years or more perceiving their own health to be good or very good was not registered by the fifth income quintile (it was slightly higher for the fourth income quintile). At the other end of the range, the lowest proportion of older people perceiving their own health to be good or very good was generally registered by those in the first income quintile, although this was not the case in Luxembourg, Hungary, Denmark, Romania and Slovakia (where the second income quintile registered the lowest share); in Portugal, the first and second income quintiles had identical shares.

Healthy lifestyles among older people

Viewed in a broad context, health is more than just the absence of disease. Individuals can take responsibility for their own health by making a number of lifestyle choices — through action on smoking, diet, exercise or alcohol consumption — to impact on the risk of disease.

The tendency for older people to eat fresh fruit and vegetables was higher than average

Fresh fruit and vegetables intake is often cited as a factor behind increased longevity and protection against a range of illnesses/diseases (for example, cancer or osteoporosis). Older people (aged 65 years or more) in the EU-28 were more likely to have eaten fresh fruit and vegetables on a daily basis in 2017 than the whole of the adult population (defined here as people aged 16 years or more) — see Figures 3.6a and 3.6b. Just over three quarters (76.0 %) of older people in the EU-28 ate fresh fruit on a daily basis, while the corresponding figure for fresh vegetables was 70.9 %.

In 2017, the share of older people eating fresh fruit on a daily basis ranged among the EU Member States from a high of 88.4 % in Italy down to a low of 30.9 % in Bulgaria. In Latvia, Lithuania, Romania, Croatia, Hungary and Slovakia less than half of all older people ate fresh fruit every day. A similar analysis reveals that the highest share of older people eating fresh vegetables on a daily basis was reported in Belgium (87.8 %), while the lowest share was in Hungary (34.2 %). In Lithuania, Bulgaria, Romania, Latvia, Czechia and Slovakia less than half of all older people ate fresh vegetables every day.

Older people were more likely than the adult population to consume fresh fruit on a daily basis in 19 of the EU Member States; the gap between the generations — in favour of older people — was particularly pronounced

in the Netherlands, France, Finland and Sweden. There was generally a lower degree of variation between the generations concerning the share of people eating fresh vegetables on a daily basis. Relative to the whole of the adult population, a high share of older people in France, Luxembourg, the Netherlands and Hungary consumed fresh vegetables.

Relatively high and persistent levels of alcohol consumption may cause chronic physical or mental illness: alcohol intake is generally higher among men (than women). Figure 3.7a shows information on the consumption of alcohol by older people (aged 65 years or more). In 2014, some 39.3 % of older people in the EU-28 consumed alcohol at least once a week (16.5 % on a daily basis). This was very similar to the overall share among the working-age population, as 40.0 % of those aged 18-64 years consumed alcohol at least once a week (7.5 % on a daily basis).

In 2014, the highest shares of older people consuming alcohol on a daily basis were recorded in Portugal (35.8 %), Italy (27.5 %), Denmark (27.4 %) and Spain (25.9 %), while more than half of all older people in Denmark, Luxembourg, the United Kingdom, Belgium and Germany consumed alcohol at least once a week.

Older people were less likely to be daily smokers

Smoking rates in the EU have declined in recent years, which may in part be due to legislation that introduced smoke-free areas in public places. Nevertheless, smoking remains the largest avoidable health risk in the EU and its consequences are a major burden on health care systems.

While it was relatively common for a higher share of older people (than the working-age population) to consume alcohol at least once a week — for example, in Denmark, Hungary, Luxembourg or Italy, as well as Norway —

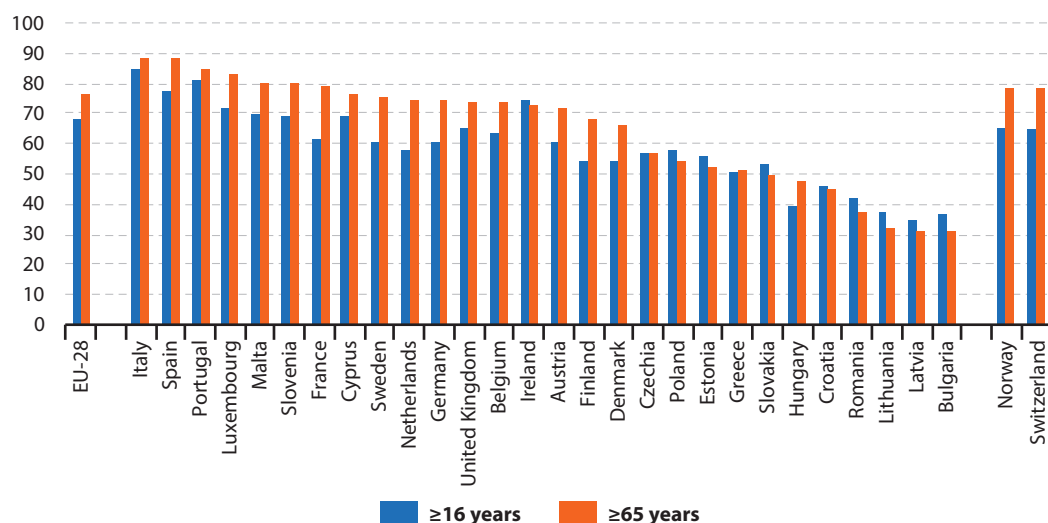


older people were systematically less likely (than the working-age population) to be daily smokers. Figure 3.7b shows that 8.2 % of older people in the EU-28 smoked on a daily basis, while the share for the working-

age population was almost three times as high, at 23.1 %. Among older people, the proportion of daily smokers ranged from 4.1 % in Portugal to 12.2 % in Poland.

Figure 3.6a: People who ate fresh fruit daily, 2017

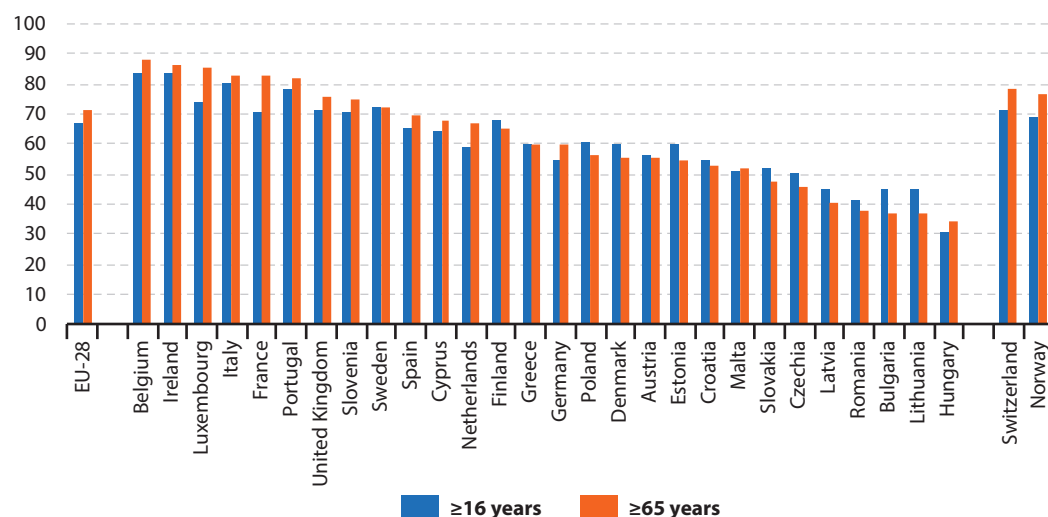
(%)



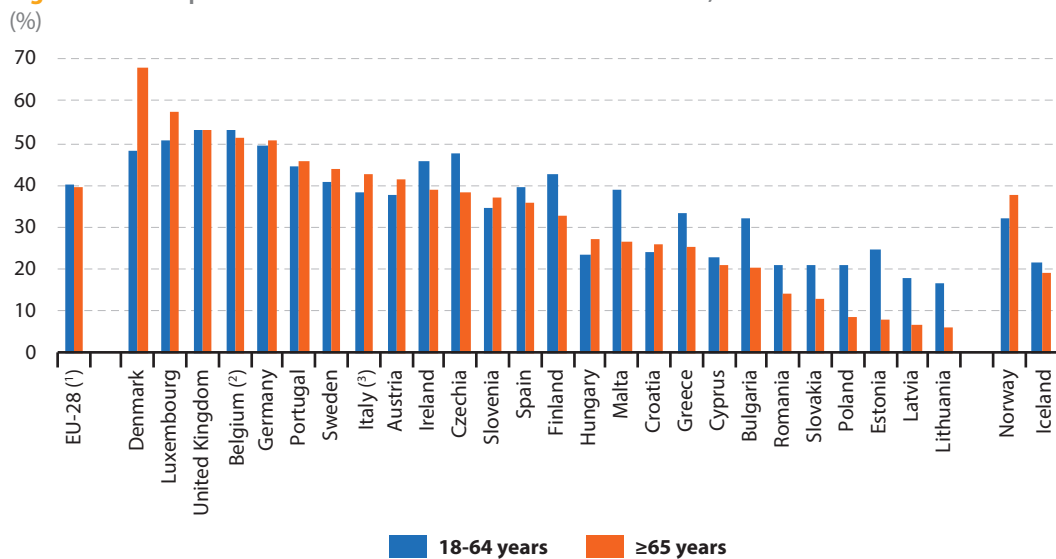
Source: Eurostat (EU SILC ad-hoc module 2017)

Figure 3.6b: People who ate vegetables daily, 2017

(%)



Source: Eurostat (EU SILC ad-hoc module 2017)

**Figure 3.7a:** People who consumed alcohol at least once a week, 2014

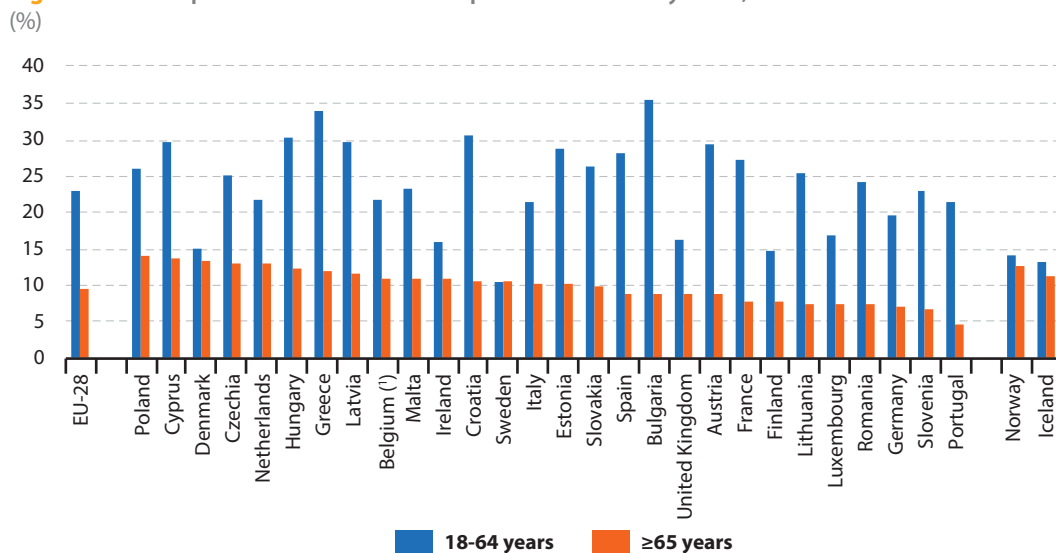
Note: France and the Netherlands, not available.

(¹) Estimates.

(²) Low reliability.

(³) Definition differs.

Source: Eurostat (online data code: [hlth_ehis_al1e](#))

Figure 3.7b: People who smoked tobacco products on a daily basis, 2014

(¹) Low reliability.

Source: Eurostat (online data code: [hlth_ehis_sk1e](#))



Older people were more likely than average to be obese

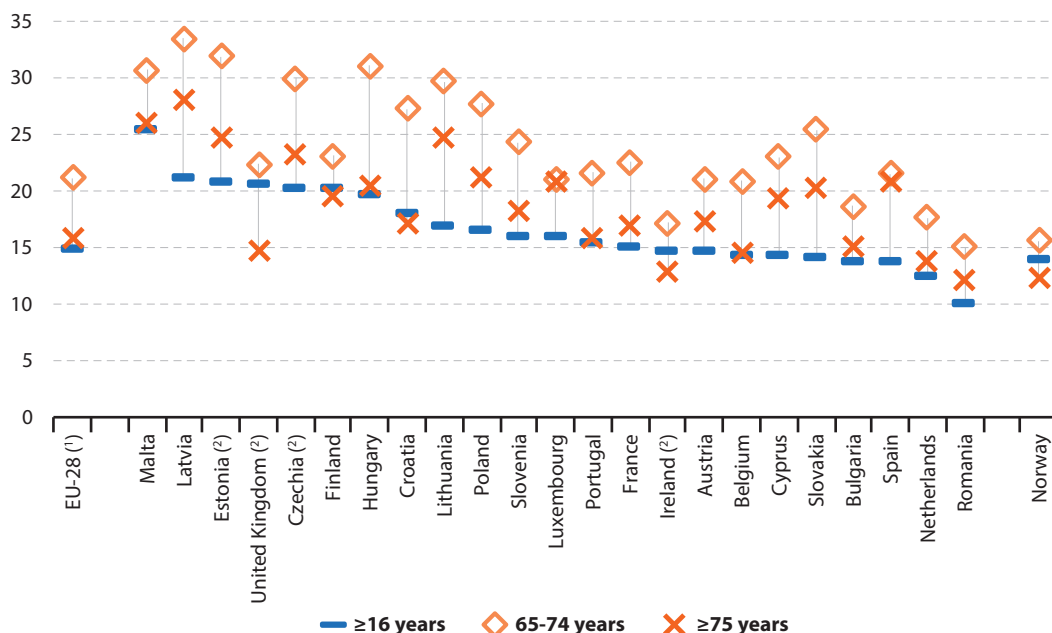
Obesity is another serious public health problem as it significantly increases the risk of chronic conditions such as cardiovascular disease, type-2 diabetes, coronary heart disease and certain cancers. The **body mass index (BMI)** of an individual may be calculated as their body mass (in kilograms) divided by the square of their height (in metres); BMI = weight (kg)/height (m²). People with a body mass index of 30 or more are considered obese.

The likelihood that somebody is obese increases with age: more than one fifth (21.2 %) of people aged 65-74 years in the EU-28 were obese in 2017, while the average

for the adult population (aged 16 years or more) was 14.9 %. At least 30.0 % of people aged 65-74 years in Czechia, Malta, Hungary, Estonia and Latvia were obese.

The situation was somewhat different for people aged 75 years or more: across the EU-28, some 15.8 % of this age group were obese. Indeed, the share of obese people often fell at quite a rapid pace as people became very old. For example, in the United Kingdom, Hungary and Croatia, the obesity rate was at least 50 % higher among people aged 65-74 years than it was for people aged 75 years or more. By contrast, there was almost no difference in obesity rates between these two groups of older people in Spain or Luxembourg.

Figure 3.8: Obese people, by age class, 2017
(% of people whose BMI ≥ 30 kg/m²)



Note: the body mass index (BMI) of an individual may be calculated as their body mass (in kilograms) divided by the square of their height (in metres). People with a body mass index ≥ 30 are considered obese. Denmark, Germany, Greece, Italy and Sweden: not available.

(1) Estimates.

(2) Low reliability.

Source: Eurostat (online data code: [ilc_hch10](#))

Health limitations among older people

Health is a crucial measure of an individual's well-being: it is intrinsically tied to aspects of personal independence. The share of the adult population that struggles with daily life — basic activities like eating, bathing and dressing — rises with age. One of the principal reasons behind this pattern is the relatively high share of older people who suffer from physical and sensory functional limitations, impacting on their vision, hearing, mobility, communication or ability to remember (see Figure 3.9).

Almost one third of people aged 75 years or more had severe difficulties in walking

In 2014, the share of people aged 65-74 years in the EU-28 who had severe difficulty in seeing was only marginally higher, at 2.9 %, than the average for the whole of the adult population (defined here as people aged 15 years or more; 2.1 %). A much higher proportion (8.7 %) of people aged 75 years

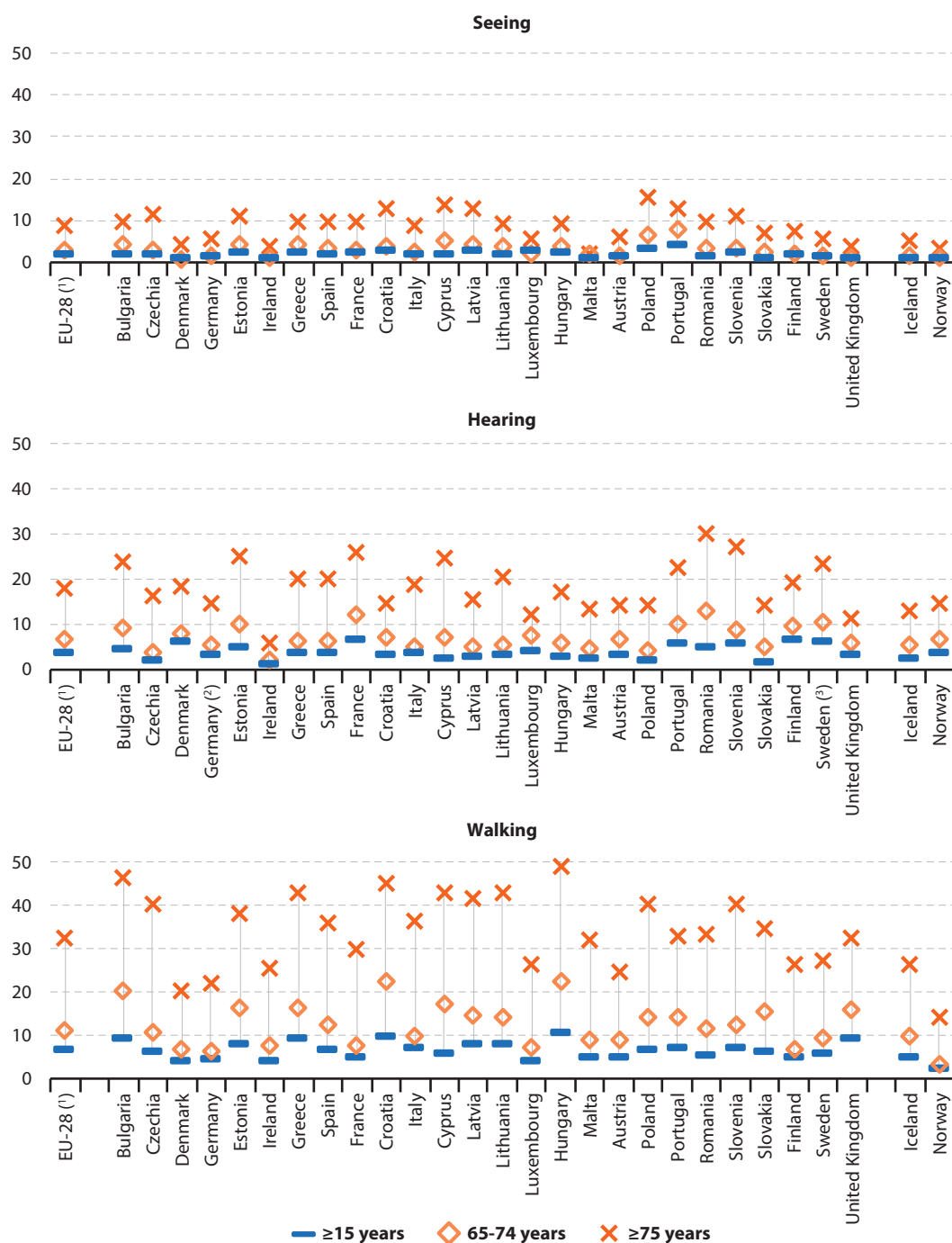
or more in the EU-28 had severe difficulty in seeing, with this share rising above 12.5 % in Portugal, Croatia, Latvia, Cyprus and Poland.

A similar analysis for people who reported severe difficulties in hearing reveals that the share of the EU-28 adult population with this sensory functional limitation was 4.1 % in 2014, with higher shares among people aged 65-74 years (6.9 %) and people aged 75 years or more (18.2 %). The share of this latter age group who reported severe difficulties in hearing was at least 25.0 % in Cyprus, Estonia, France, Slovenia and Romania.

Regular (preferably daily) exercise may help prevent elderly mobility issues. Figure 3.9 shows that in 2014 almost one third (32.4 %) of people aged 75 years or more in the EU-28 reported severe difficulties in walking, while close to one tenth (11.2 %) of people aged 65-74 years faced this limitation. There were 10 EU Member States where the share of people aged 75 years or more who faced difficulties in walking was within the range of 40.0-50.0 %; the highest shares were in Croatia, Bulgaria and Hungary.



Figure 3.9: Self-reported physical and sensory functional limitations, by age class, 2014
(%)



Note: Belgium and the Netherlands, not available.

⁽¹⁾ Estimates.

⁽²⁾ Low reliability.

⁽³⁾ People aged ≥75 years: low reliability.

Source: Eurostat (online data code: hlth_ehis_pl1e)

Almost three quarters of people aged 85 years or more had a long-standing illness or health problem

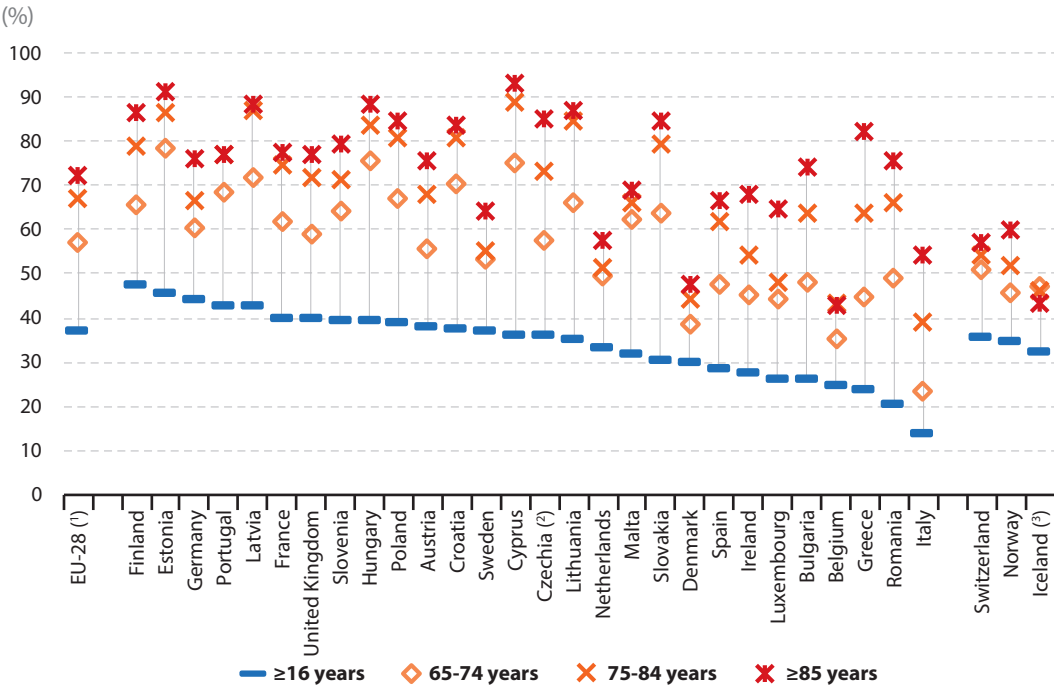
The information presented in Figure 3.10 complements that already shown in Figure 3.4 (above), insofar as people who assess their own health as good or very good are unlikely to report that they suffer from **chronic morbidity** — a long-standing illness or health problem that has lasted for at least six months — and *vice-versa*.

In 2017, almost three quarters (72.5 %) of very old people (aged 85 years or more) in the EU-28 reported that they had a long-standing illness or health problem. This share fell as a function of age: approximately two thirds (66.9 %) of people aged 75-84 years

were affected by a long-standing illness or health problem, while the corresponding share for people aged 65-74 years was lower still (56.9 %).

The share of very old people (aged 85 years or more) suffering from a long-standing illness or health problem ranged in 2017 from highs of 93.2 % in Cyprus and 91.3 % in Estonia down to less than half of this age group in Denmark (47.6 %) and Belgium (42.9 %). Note also that Belgium was the only EU Member State where very old people did not record the highest prevalence of chronic morbidity, with a slightly higher share of self-reported long-standing illness or health problems for people aged 75-84 years (43.5 %).

Figure 3.10: Self-reported long-standing illnesses or health problems, by age class, 2017



⁽¹⁾ Estimates.
⁽²⁾ Low reliability.
⁽³⁾ 2016. People aged ≥85 years: low reliability.
Source: Eurostat (online data code: [hlth_silc_04](#))



More than one tenth of people aged 75 years or more reported severe difficulties preparing meals

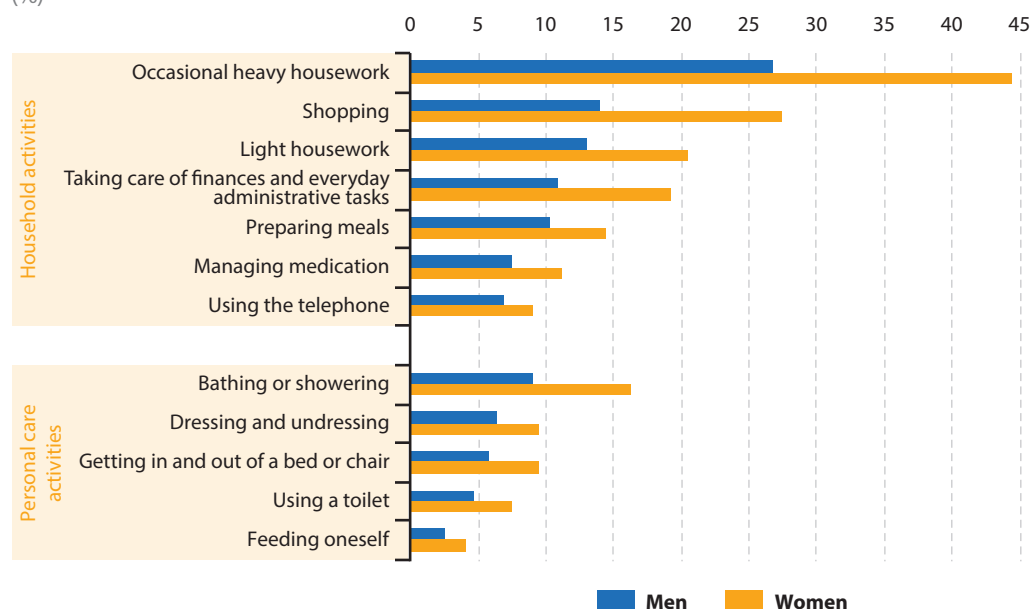
Figure 3.11 shows in more detail some of the (self-reported) difficulties that are faced by people aged 75 years or more in their everyday lives. In 2014, more than one third (37.6 %) of these older people in the EU-28 had severe difficulties doing occasional heavy housework ⁽¹⁾ during the 12 months preceding the survey, with a higher share for older women (44.3 %) than older men (26.7 %). This pattern was repeated for each of the household and personal care activities presented in Figure 3.11, with a

higher proportion of older women (than older men) reporting severe difficulties. Note that women have greater longevity than men and are hence more likely to be living alone and more likely to be frail, which could have an impact on the frequency with which men and women undertake some of these activities. More than one tenth of all (both sexes) people aged 75 years or more in the EU-28 had severe difficulties preparing meals (12.9 %), bathing and showering (13.3 %), taking care of finances and everyday administrative tasks (15.8 %) or doing light housework ⁽²⁾ (17.6 %), with this share rising to more than one fifth for shopping (22.1 %).

(1) Walking with heavy shopping for more than five minutes, spring cleaning, scrubbing floors with a scrubbing brush, vacuum cleaning, cleaning windows, or other similar heavy housework.

(2) Washing dishes, ironing, bed-making and childcare.

Figure 3.11: Self-reported severe difficulties for household and personal care activities among people aged ≥75 years, by sex, EU-28, 2014 (%)



Note: the figure is ranked on the share of all people (men and women) aged ≥75 years reporting severe difficulties for each activity.

Source: Eurostat (online data codes: [hlth_egis_ha1e](#) and [hlth_egis_pc1e](#))

One fifth of women aged 75 years or more made use of homecare services

The relatively high proportion of people aged 75 years or more in the EU-28 facing severe difficulties in carrying out a range of everyday tasks suggests that there is considerable demand for the provision of homecare services ^(*) that can alleviate such issues and make it possible for older people to remain independent for longer (rather than moving into residential, long-term, or institutional-based nursing and care homes); these (professional) services are expected to become increasingly important in the coming years.

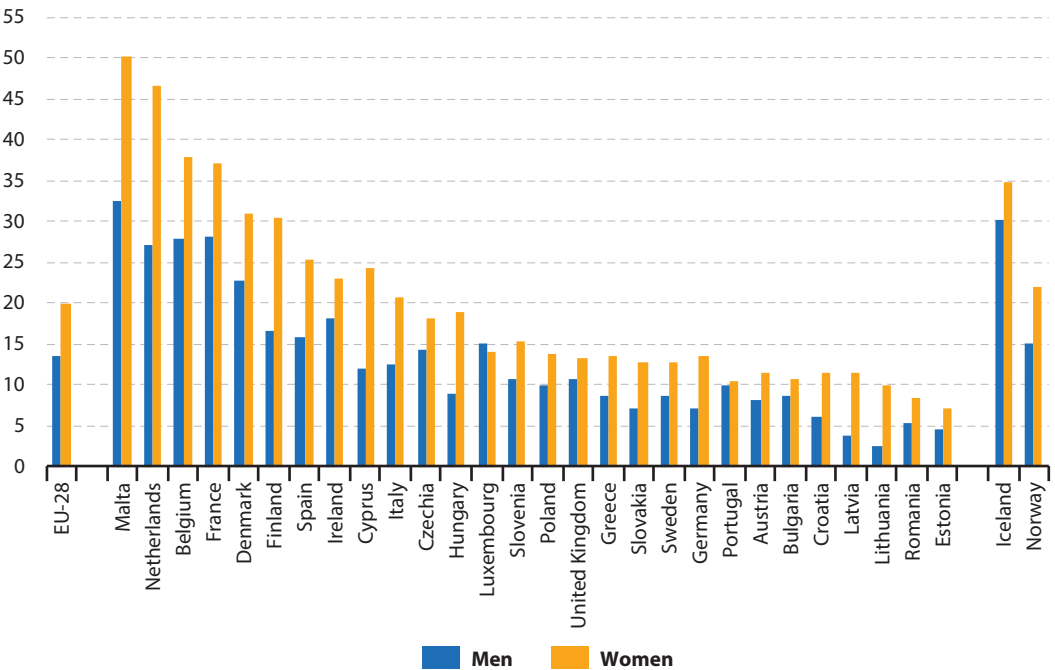
In 2014, some 17.4 % of all persons aged 75 years or more in the EU-28 reported that they had made use of homecare services during the 12 months preceding the survey. The share of older women (20.0 %) making use of these services was higher than the corresponding

share for older men (13.5 %); this pattern was repeated in each of the EU Member States and was particularly apparent in Latvia and Lithuania, where older women were three to four times as likely as older men to make use of homecare services. The provision and organisation of homecare services varies considerably between EU Member States and this is reflected in the use of such services: while at least one third of people aged 75 years or more reported using homecare services in France, Belgium, the Netherlands and Malta, this share was less than one tenth in the Baltic Member States, Croatia and Romania.

It is also worth considering that while some older people receive homecare services, others are providers of similar services — for example, looking after other elderly people or looking after grandchildren — more information on this is provided in Chapter 6.

(*) Includes help with daily tasks such as meal preparations, house-keeping, shopping, medication reminders or transportation.

Figure 3.12: Self-reported use of homecare services among people aged ≥ 75 years, by sex, 2014 (%)



Note: the figure is ranked on the share of all people (both sexes) aged ≥75 years making use of homecare services.

Source: Eurostat (online data code: [hlth_ehis_am7e](#))



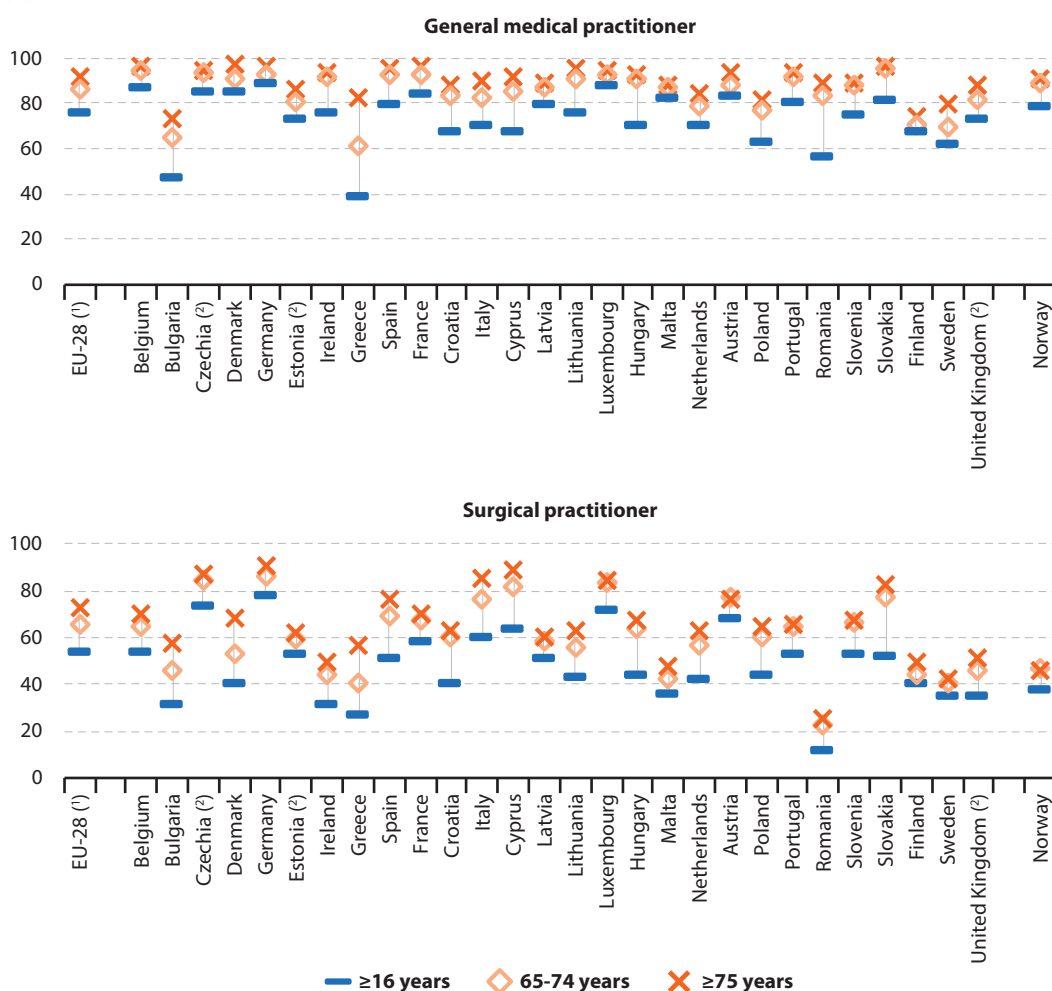
Use of doctors, medicines and health services among older people

Older people are more likely to consult both general and surgical practitioners

As people age, it might be expected that they need more frequent visits to consult

both general practitioners and surgical practitioners. Figure 3.13 confirms this is true: in 2017, approximately three quarters of the EU-28 adult population (defined here as people aged 16 years or more) had consulted a general practitioner during the 12 months preceding the survey. The share was higher for people aged 65-74 years (86.5 %) and peaked among people aged 75 years or more (91.8 %).

Figure 3.13: People having consulted a doctor, by age class, 2017
(%)



(¹) Estimates.

(²) Low reliability.

Source: Eurostat (online data code: [ilc_hch03](#))



In 2017, almost all (97.4 %) people aged 75 years or more in Denmark had consulted a general medical practitioner during the 12 months preceding the survey, while there were seven further EU Member States where this share was at least 95.0 %. By contrast, the lowest consultation rates were recorded in Bulgaria, Finland and Sweden (all below 80.0 %).

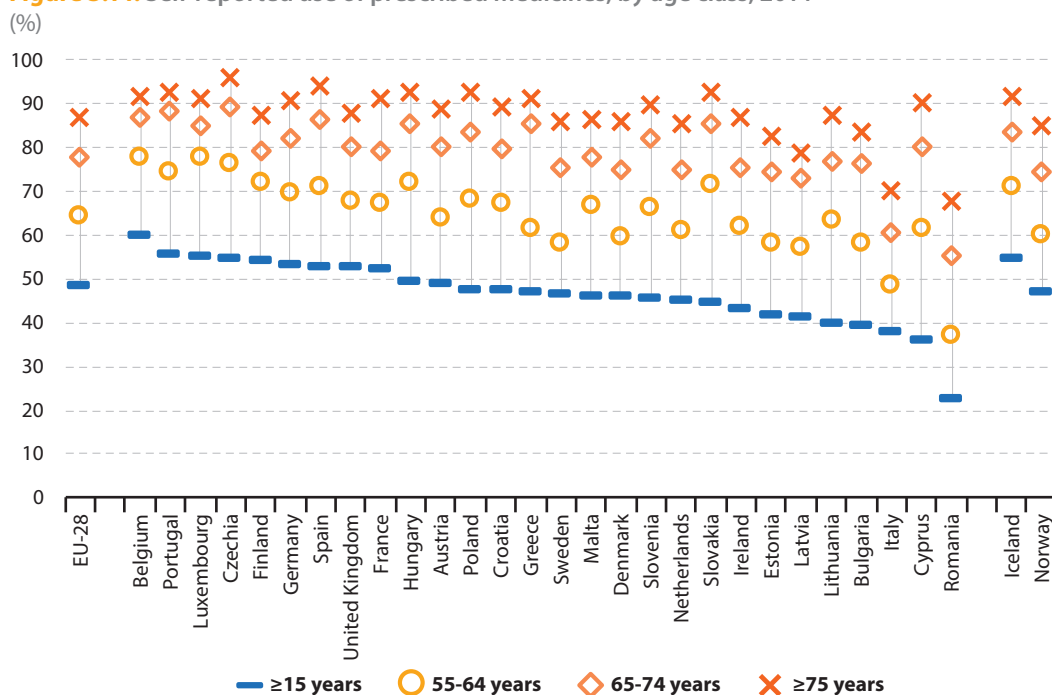
While people were generally less likely to have consulted a surgical practitioner (compared with a general practitioner), a similar pattern was observed, insofar as older people (aged 75 years or more) were again more likely than younger generations to have consulted this type of doctor. In 2017, almost three quarters (73.1 %) of people aged 75 years or more in the EU-28 had consulted a surgical practitioner during the

12 months preceding the survey; the highest consultation rates for this age group were recorded in Germany (90.4 %).

Some 87 % of people aged 75 years or more used prescribed medicines

In a similar manner, older people also made a greater use of prescribed medicines (see Figure 3.14). In 2014, just less than half (48.6 %) of the EU-28 adult population (defined here as people aged 15 years or more) reported that they made use of prescribed medicines during the two weeks preceding the survey interview. This share rose with age and peaked among people aged 75 years or more, at 87.1 %. The use of prescribed medicines by older people across the EU Member States ranged from a low of 68.0 % in Romania up to a high of 96.3 % in Czechia.

Figure 3.14: Self-reported use of prescribed medicines, by age class, 2014



Source: Eurostat (online data code: [hlth_ehis_md1e](https://ec.europa.eu/eurostat/tgm/table.do?tab=table&init=1&language=en&code=hlth_ehis_md1e))



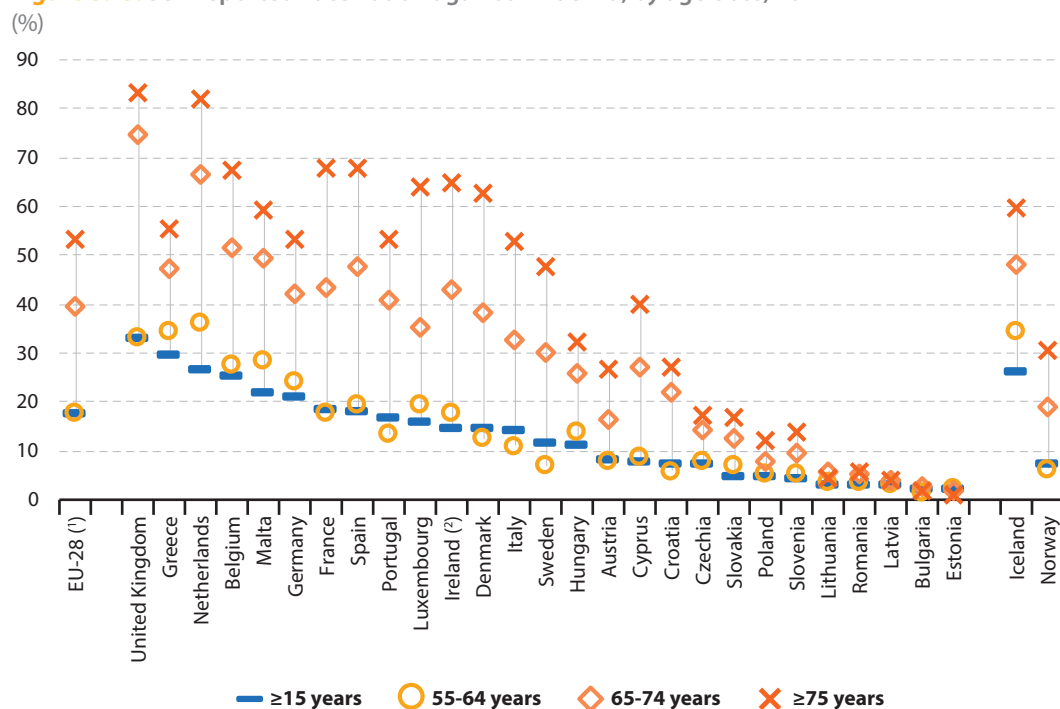
More than half of all people aged 75 years or more had been vaccinated against influenza

Influenza occurs each winter in the EU, although the intensity and strain of the infection varies from year to year. While it is an unpleasant experience for a majority of the population, influenza can potentially develop into a far more serious illness for specific groups of society. People aged 65 years or more are considered one such 'high-risk' group, especially when they also suffer from a chronic disease.

In 2014, more than half (53.4 %) of all people aged 75 years or more in the

EU-28 reported that they had been given a vaccination against influenza during the 12 months preceding the survey; the share for people aged 65-74 years was lower, at 39.6 %. The United Kingdom (83.5 %) and the Netherlands (82.1 %) had the highest vaccination rates for influenza among people aged 75 years or more, while there were 11 additional EU Member States where a majority of this age group had received an influenza vaccination during the 12 months preceding the survey. At the other end of the range, vaccination rates were less than 5 % for people aged 75 years or more in Bulgaria and the Baltic Member States (with a minimum of 0.9 % in Estonia).

Figure 3.15: Self-reported vaccination against influenza, by age class, 2014



Note: Finland, not available.

(¹) Excluding Finland.

(²) People aged ≥75 years: low reliability.

Source: Eurostat (online data code: [hlth_ehis_pale](https://ec.europa.eu/eurostat/tgm/table.do?tab=table&init=1&language=en&plugin=1))

High blood pressure, arthrosis and back problems were the most common chronic diseases reported by older people

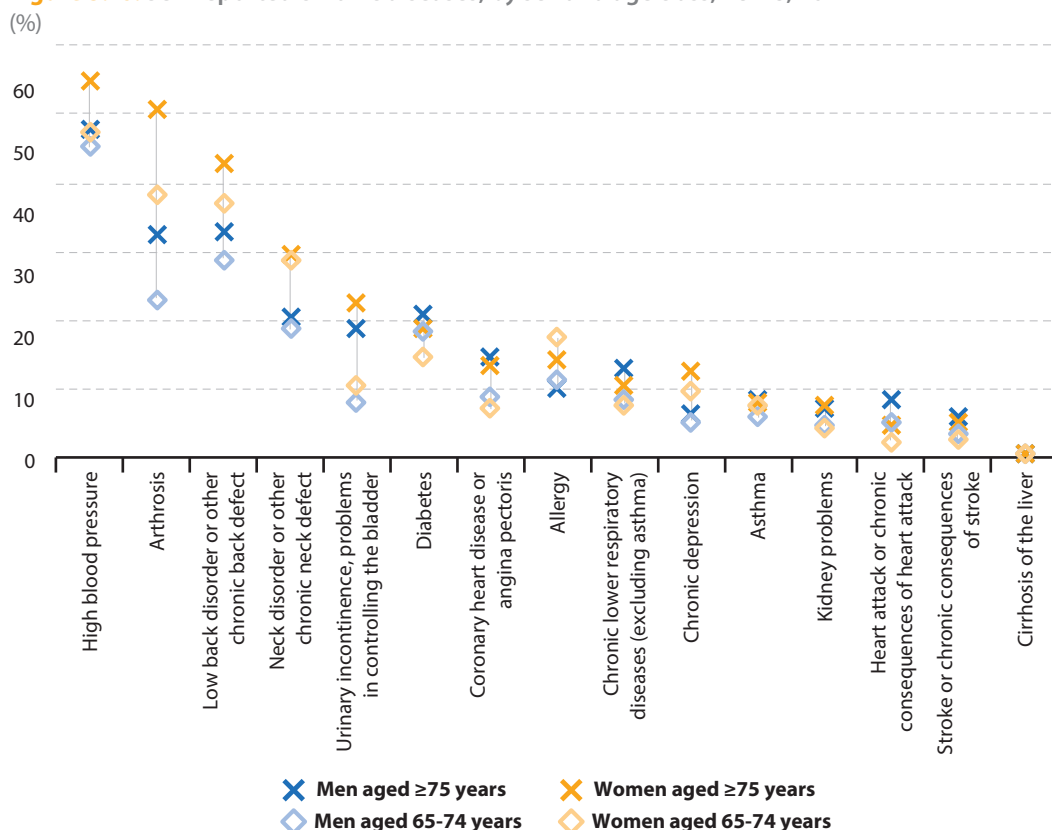
Despite the best intentions, regular check-ups and screenings cannot prevent the onset of chronic illness for some older people; the prevalence of such diseases usually increases with age. Chronic diseases can restrict the independence of older people and may require considerable health and social resources for care and/or treatment.

Figure 3.16 shows some of the most common chronic diseases for older people in the EU-28. In 2014, more than half (52.1 %) of all people aged 75 years or more suffered from high blood pressure during the 12

months preceding the survey, while relatively high shares of people in this age group suffered from arthrosis (43.4 %) and back problems (38.8 %).

In 2014, it was common to find that a higher proportion of women (rather than men) aged 75 years or more in the EU-28 suffered from chronic diseases. This was particularly the case for arthrosis, back and neck problems, high blood pressure, and chronic depression. There were some chronic diseases that affected a higher proportion of older men, although differences between the sexes were relatively small, they included: heart attacks, lower respiratory diseases and diabetes.

Figure 3.16: Self-reported chronic diseases, by sex and age class, EU-28, 2014



Note: the figure is ranked on the average incidence of each disease for all older people (both sexes) aged ≥75 years.

Source: Eurostat (online data code: [hlth_ehis_cd1e](#))



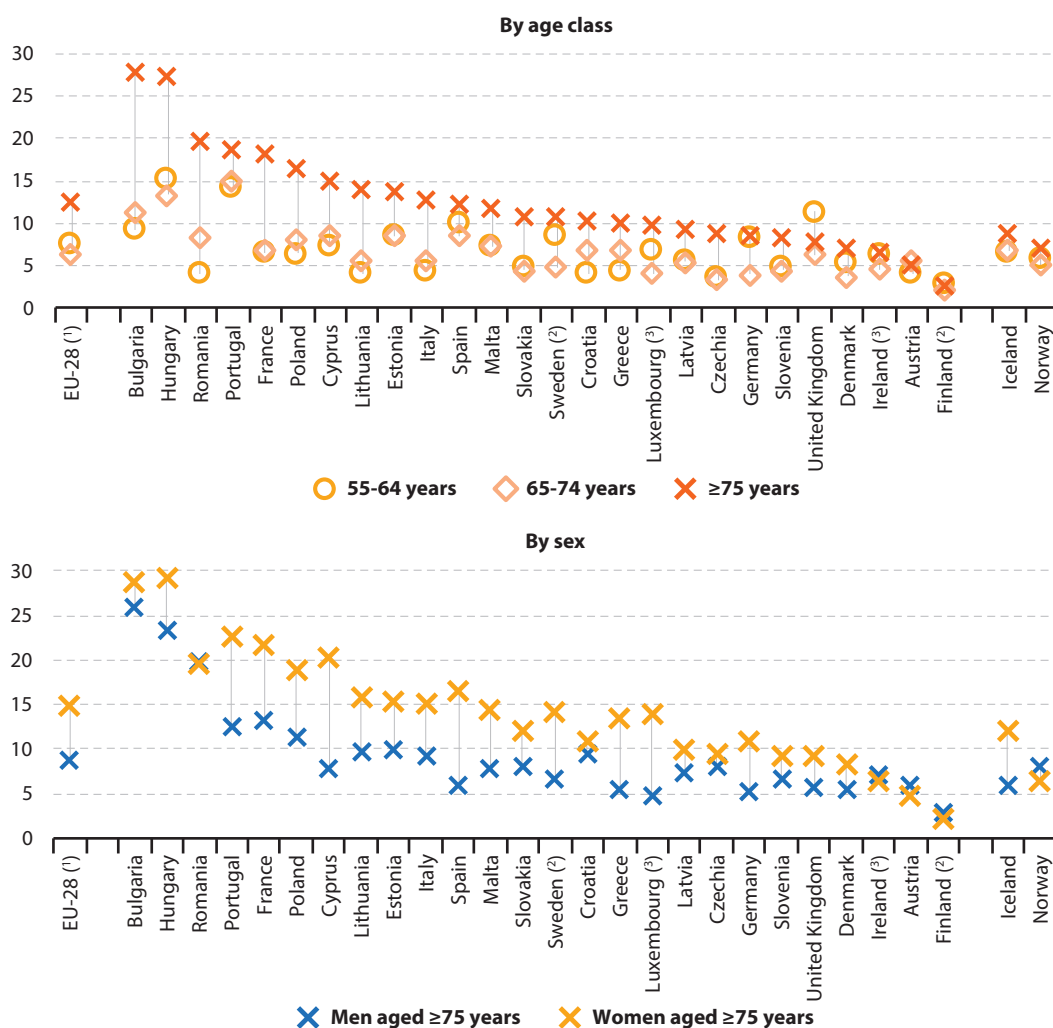
A relatively high share of people aged 75 years or more reported depressive symptoms

When considering the information presented in this section it is worthwhile to bear in mind that older people across the EU-28 were generally more satisfied with their lives

than the adult population (in general); for more information see the end of Chapter 6.

A range of common mental health disorders — depression, anxiety, panic attacks or phobias — may be linked to pressure at work, the stresses of everyday life, or loneliness. Figure 3.17 shows self-reported depressive symptoms among older people,

Figure 3.17: Self-reported depressive symptoms, by sex and age class, 2014
(%)



Note: the figure is ranked on the average share of all people (both sexes) aged ≥75 years who reported depressive symptoms. Belgium and the Netherlands: not available.

(¹) Estimates.

(²) Women aged ≥75 years: low reliability.

(³) People (including men and women separately) aged ≥75 years: low reliability.

Source: Eurostat (online data code: hlth_ehis_mh1e)

by age and by sex. In 2014, some 7.6 % of people aged 55-64 years in the EU-28 had depressive symptoms during the 12 months preceding the survey, this share fell to 6.5 % among people aged 65-74 years (when the majority of older people were already in retirement), before climbing to 12.5 % among people aged 75 years or more (when there was an increased risk of living alone, losing personal independence and facing mobility issues).

This pattern — the highest share of depressive symptoms being recorded for people aged 75 years or more — was repeated in all but three of the 26 EU Member States for which data are available; the exceptions were Finland and the United Kingdom (where the highest prevalence of depressive symptoms was recorded among people aged 55-64 years) and Austria (where the highest share was recorded among people aged 65-74 years).

Women aged 75 years or more were more prone (than older men) to experience depressive symptoms. In 2014, 15.0 % of women in this age group reported depressive symptoms, compared with an 8.8 % share among men of the same age; note that older women are more likely to be living alone than older men. Older women were much more likely than older men to report depressive symptoms in the southern EU Member States of Cyprus, Spain and Portugal, while Romania, Ireland, Finland and Austria were the only Member States where a higher share of older men reported depressive symptoms.

Very old people were more likely to visit hospital as an in-patient rather than as a day patient

A [hospital discharge](#) occurs when a hospital patient is formally released after an episode of care. The reasons for discharge include finalisation of the patient's treatment, signing out against medical advice, a transfer to another healthcare institution, or death.

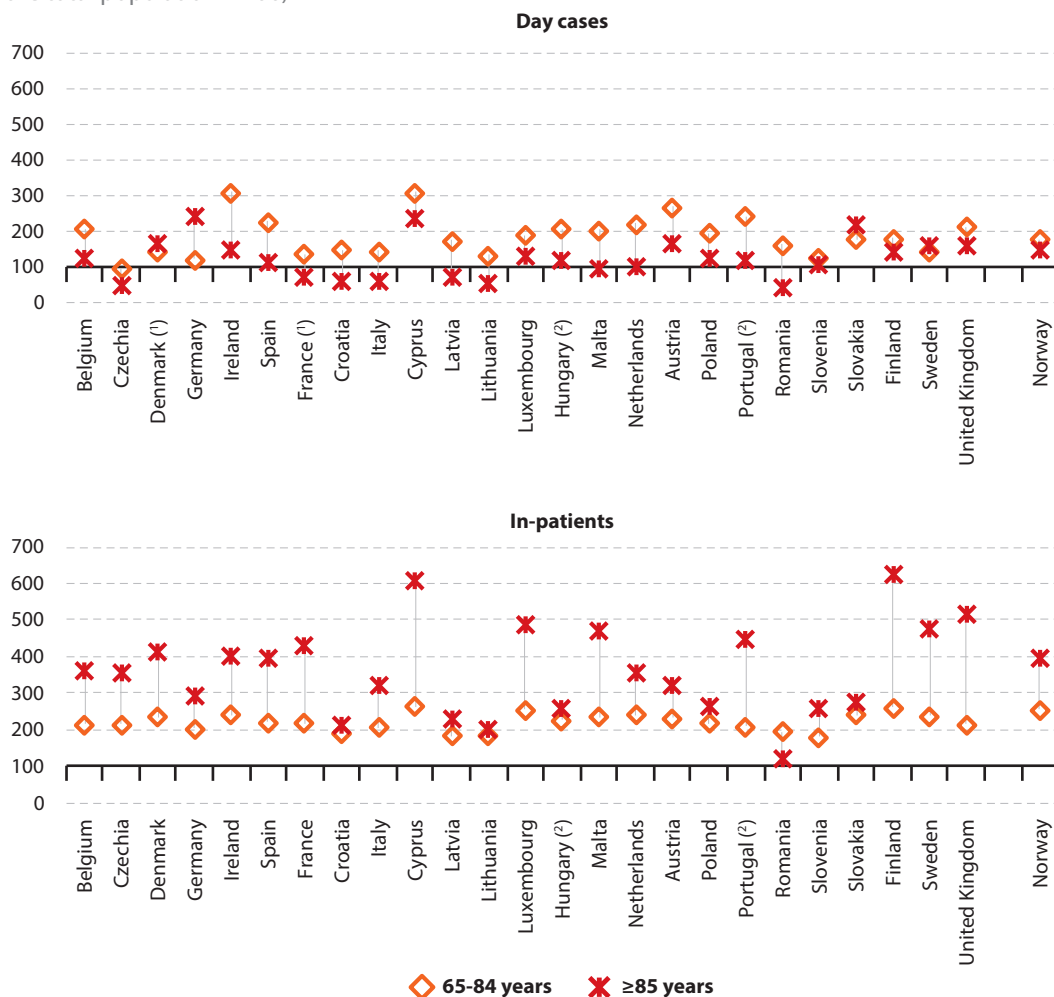
In 2016, older people were more likely than the population as a whole to be discharged from hospital; Figure 3.18 shows that this pattern held for in-patients in all 25 of the EU Member States for which data are available. The share of very old people (aged 85 years or more) being discharged from in-patient care was more than five times as high as the national average for the whole population in the United Kingdom, rising to more than six times as high in Cyprus and Finland. Equally, the share of very old people being discharged from in-patients was higher than the corresponding share for people aged 65-84 years in each of the Member States (except for Romania).

Older people aged 65-84 years were — with the exception of Czechia — more likely than the national average to be discharged from hospital after day care treatment in 2016. It was common to find that a higher share of people aged 65-84 years — compared with people aged 85 years or more — were discharged after day care treatment, perhaps reflecting mobility issues or the severity of medical conditions among the very old; the only exceptions were Denmark, Sweden, Slovakia and Germany.



Figure 3.18: Number of hospital discharges, by age class, 2016

(ratio per 100 000 inhabitants, where the number of hospital discharges per 100 000 inhabitants in the total population = 100)



Note: Bulgaria, Estonia and Greece, not available.

⁽¹⁾ Day cases: 85-95 years instead of ≥85 years.

⁽²⁾ 2015.

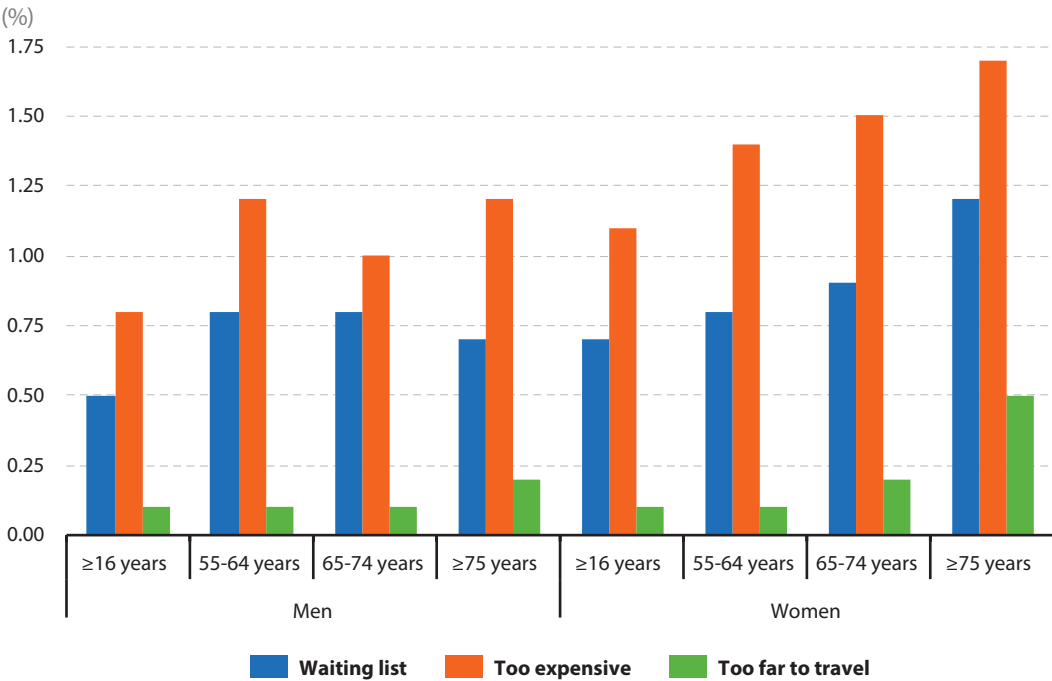
Source: Eurostat (online data codes: [hlth_co_disch4](#) and [hlth_co_disch2](#))

A relatively high share of older women aged 75 years or more had unmet needs for medical examination

The share of older people reporting **unmet needs for medical examination** aims to capture the subjective difficulties faced by respondents, on at least one occasion during the 12 months preceding the survey, to receive medical care which they required. Figure 3.19 shows that older people in the EU-28 generally faced greater difficulties in

accessing medical services (than the adult population as a whole — defined here as people aged 16 years or more) which may, at least in part, reflect higher levels of demand for medical services among older people. In 2017, the price of medical services and waiting lists were the two principal issues that led to unmet needs for medical examination among both sexes and all age groups, but in particular among women aged 75 years or more.

Figure 3.19: Self-reported reason for unmet needs for medical examination, by sex and age class, EU-28, 2017



Source: Eurostat (online data code: [hlth_silc_08](#))



Causes of death among older people

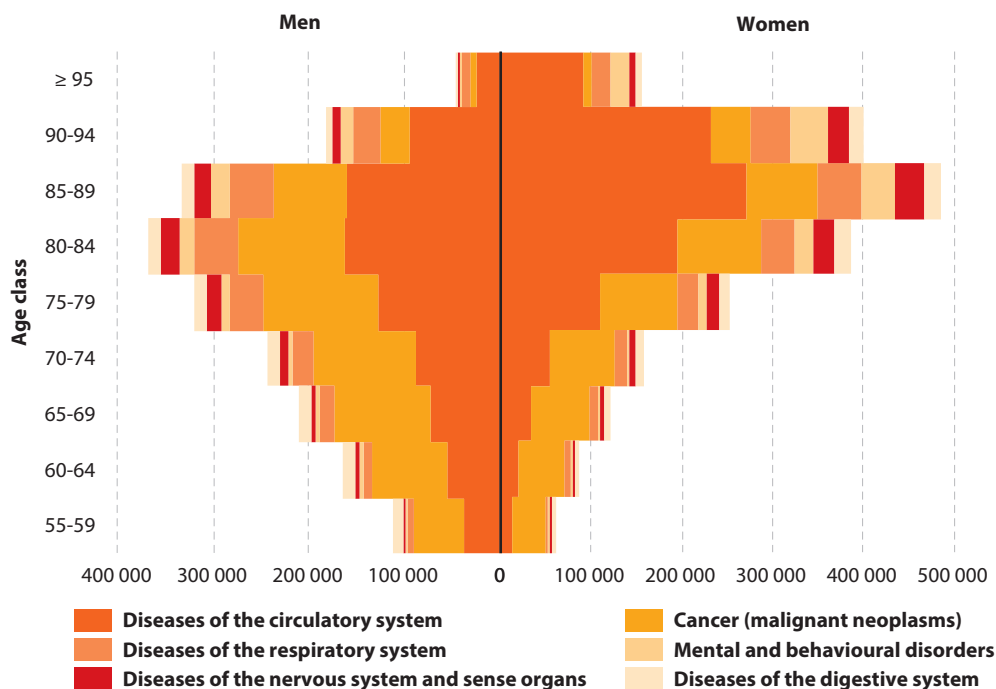
Diseases of the circulatory system were the most common cause of death among people aged 75 years or more

As already shown in Chapter 1, women can expect to live longer than men; this is also borne out when studying the information presented in Figure 3.20. In 2015, the principal causes of death among people aged 55 years or more in the EU-28 were diseases of the circulatory system, cancer and diseases of the respiratory system. Cancer was the main cause of death both for men and for women between the ages of 55 and 74 years. From the age of 75 years onwards, the most common cause of death was diseases of the circulatory system.

Defining the cause of death

A **cause of death** is defined as the disease or injury which started the train (sequence) of morbid (disease-related) events which led directly to **death**, or the circumstances of the accident or violence which produced the fatal injury. This information may be used by health authorities to help determine the focus of their public actions (for example, where to launch health information programmes to prevent illness/disease, or where to increase/decrease health expenditure).

Figure 3.20: Main causes of death among older people, by sex and age class, EU-28, 2015
(number of deaths)



Note: the figure shows the six main causes of death among older people (aged ≥55 years) based on chapter headings from the international classification of diseases (ICD-10).

Source: Eurostat (online data code: [hlth_cd_aro](#))

In 2015, more men than women in the EU-28 died from the six principal causes of death that are highlighted in Figure 3.20; this pattern was repeated for each of five-year age groups between 55 and 79 years. Unsurprisingly therefore, the overall number of men still alive after the age of 80 was considerably lower than the total number of women that were still alive. After the age of 80, these six causes of death accounted for more female (than male) deaths, reflecting changes in population structure and the higher number of women still alive. The difference was particularly pronounced for the final age category, as the total number of deaths (from these causes) among very old women aged 95 years or more was 3.4 times as high as the corresponding figure for very old men, as far fewer men had experienced such longevity.

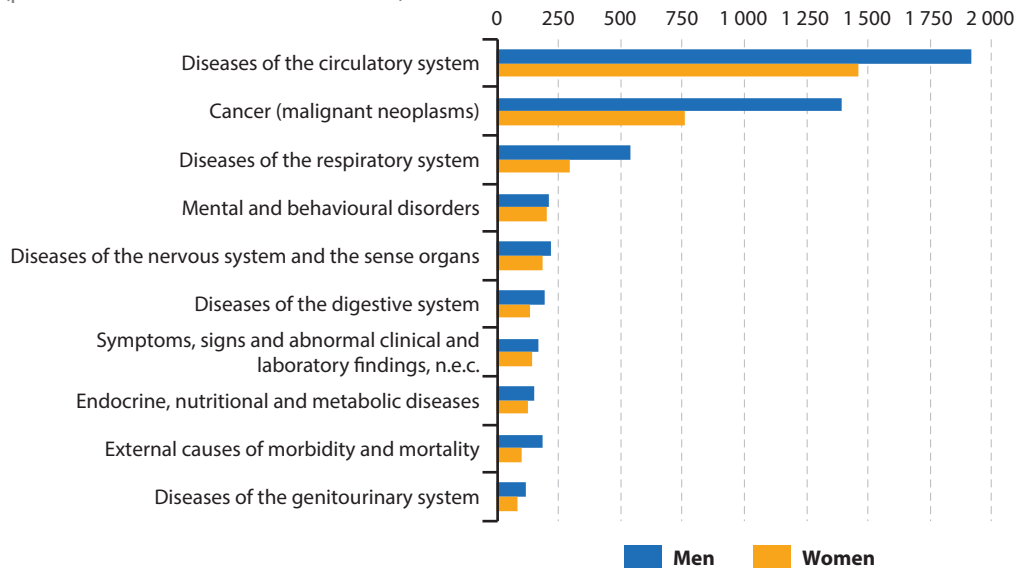
The [crude death rate](#) is an alternative measure based on the number of deaths per 100 000 inhabitants. EU-28 crude death rates were higher for men than for women for each of the six main causes of death shown

in Figure 3.20 and this pattern was repeated for most age categories. The only exceptions were: crude death rates for women aged 90-94 years and 95 years or more were higher than those for men of the same age for diseases of the nervous system and sense organs and for mental and behavioural disorders; the crude death rate for women aged 95 years or more was higher than that for men of the same age for diseases of the circulatory system.

The standardised death rate for men aged 65 years or more for cancer was almost twice as high as that for women

[Standardised death rates](#) are adjusted to reflect differences in population structures. As most causes of death vary significantly with people's age and sex, the use of standardised death rates improves comparability over time (and between countries) with the results adjusted to reflect a standard age distribution.

Figure 3.21: Standardised death rates for the main causes of death among people aged ≥65 years, by sex, EU-28, 2016
(per 100 000 male/female inhabitants)



Note: the figure shows the 10 main causes of death among people aged ≥65 years based on chapter headings from the international classification of diseases (ICD-10). A standardised death rate is a weighted average of age-specific mortality rates. The figure is ranked on average (both sexes) standardised death rates.

Source: Eurostat (online data code: [hlth_cd_asdr2](#))



In 2016, EU-28 standardised death rates for older men (aged 65 years or more) were consistently higher than those for older women for each of the 10 main causes of death. Standardised death rates of older men for cancer (1 397 deaths per 100 000 male inhabitants) and for diseases of the respiratory system (543 deaths per 100 000 male inhabitants) were almost twice as high as those for older women (760 and 292 deaths per 100 000 female inhabitants). By contrast, there was almost no difference between the sexes in terms of standardised death rates for mental and behavioural disorders.

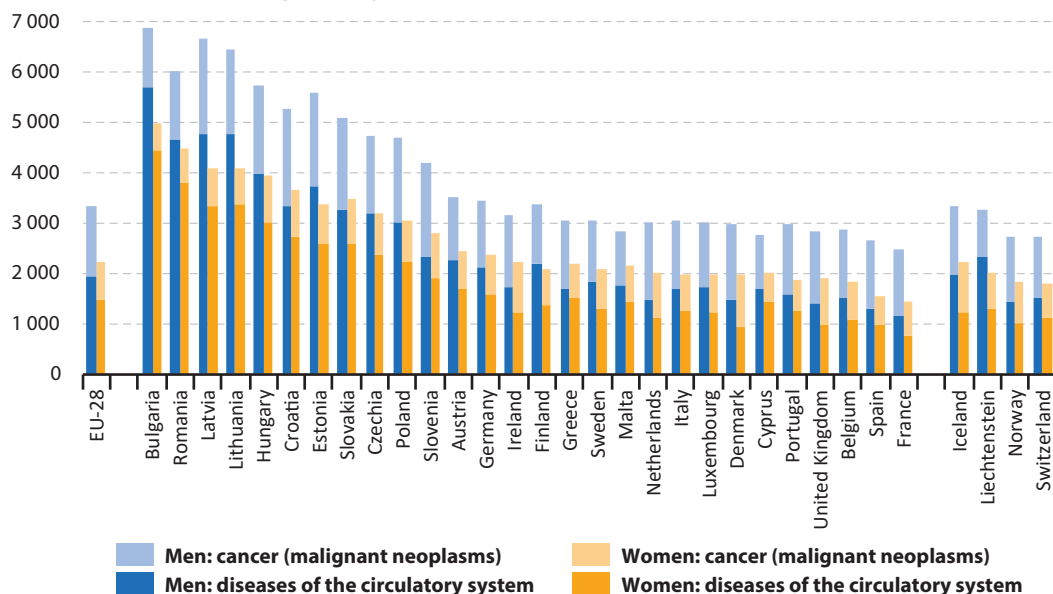
More than two fifths of women aged 65 years or more died from diseases of the circulatory system

In 2016, more than two fifths (42.4 %) of all deaths among older women (aged 65 years or more) in the EU-28 were attributed to diseases of the circulatory system, while the share for older men was lower (36.7 %). By

contrast, more than one quarter (27.7 %) of all deaths among older men in the EU-28 were attributed to cancer, while the share for older women was lower (18.9 %).

Figure 3.22 provides a more detailed picture based on standardised death rates, taking account of differences in population structures between EU Member States; it shows information for the two principal causes of death within the EU. In 2016, standardised death rates for older men (aged 65 years or more) were consistently higher than for older women in each of the EU Member States both for diseases of the circulatory system and for cancer. For every 100 000 older male inhabitants in Bulgaria, Latvia and Lithuania, there were more than 6 000 deaths caused by cancer or diseases of the circulatory system. In a similar vein, for every 100 000 older female inhabitants in Bulgaria, Romania, Latvia and Lithuania, there were more than 4 000 deaths caused by cancer or diseases of the circulatory system.

Figure 3.22: Standardised death rates for diseases of the circulatory system and cancer among people aged ≥65 years, by sex, 2016
(per 100 000 inhabitants aged ≥65 years)



Note: the figure is ranked on the sum of the standardised deaths from diseases of the circulatory system and cancer among people (both sexes) aged ≥65 years.

Source: Eurostat (online data code: [hlth_cd_asdr2](https://ec.europa.eu/eurostat/tgm/table.do?tab=table&init=1&language=en&plugin=1))

4

Working and moving into retirement



Some older people face a balancing act between their work and family commitments, while financial considerations and health status often play a role when older people consider the optimal date for their retirement.

Many of the [European Union \(EU\)](#) Member States are increasing their state [pension](#) age, with the goal of keeping older people in the workforce for longer. The success of such attempts depends, to some degree, on having an appropriate supply of jobs. This may partly help offset the impact of population ageing, while improving the financial well-being of some older people who might not otherwise have an adequate income for their retirement.

Employment patterns among older people

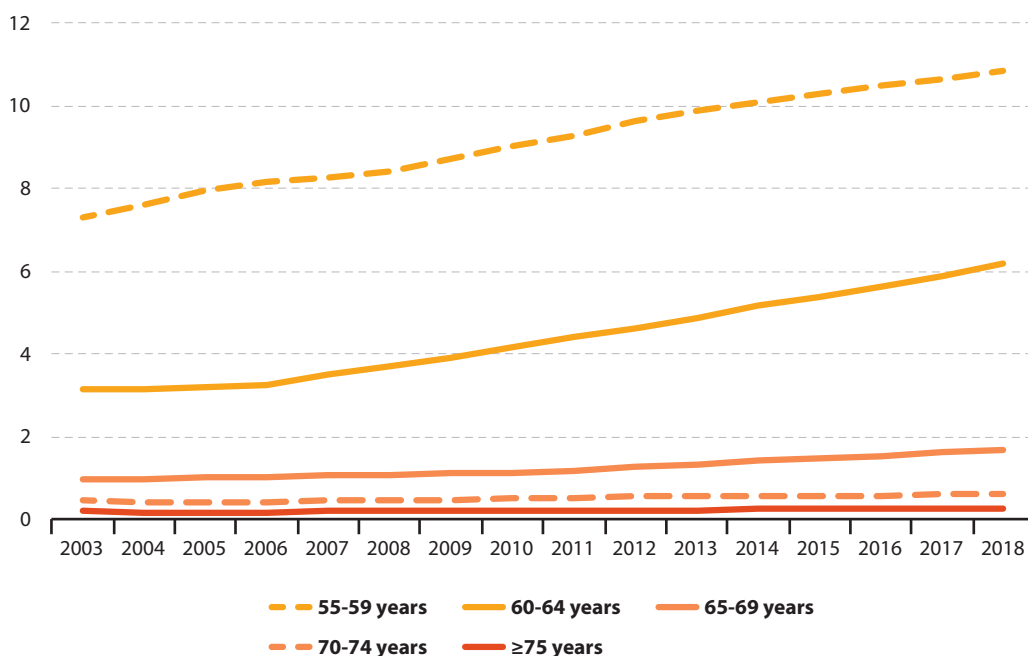
In 2018, there were 230.4 million persons aged 15 years or more [employed](#) ⁽¹⁾ across the [EU-28](#); of these, some 45.3 million were aged 55 years or more — with 25.0 million people aged 55-59 years, 14.2 million aged 60-64 years and 6.0 million aged 65 years or more ⁽²⁾.

The total number of adults (aged 15 years or more) employed in the EU-28 rose overall by 3.5 % during the period from 2008 to 2018. Much higher growth rates were recorded for older people as the number of persons employed and aged 55-64 years increased by 45.5 %, with an even greater expansion in the number of persons employed who were aged 65 years or more (up 52.1 %).

(1) Employed persons include those who, during the reference week when the labour force survey was conducted, worked for one hour or more for pay, profit or family gain, or who had a job but were temporarily absent from work.

(2) Due to rounding, the total number of people aged 55 years or more does not correspond with the sum of its separate age classes.

Figure 4.1: Older persons in employment, by age class, EU-28, 2003-2018
(% of total employment)



Note: breaks in series, 2005.

Source: Eurostat (online data code: [lfsa_egan](#))



People aged 55 years or more accounted for almost one fifth of the total workforce

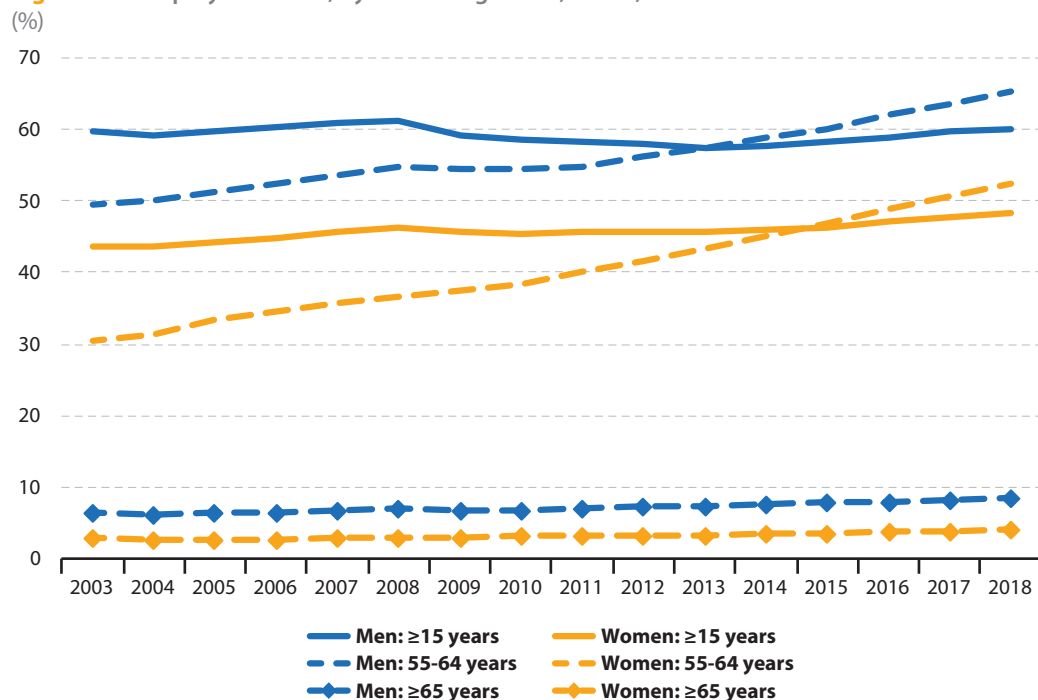
The share of people aged 55 years or more in the total number of persons employed in the EU-28 increased from 12.1 % to 19.7 % between 2003 and 2018 (see Figure 4.1); this development was uninterrupted, as the share rose each year. The number of people employed increased at its fastest pace among people aged 60-64 years, with the total number of employed people in this age group more than doubling; the number of people aged 65-69 years and 55-59 years who were employed also increased at a rapid pace, rising by 95 % and 65 % respectively.

One consequence of increasing longevity is people (having to) work more years before retirement

The EU-28 [employment rate](#) ⁽³⁾ for adult men (aged 15 years or more) stood at 60.2 % in 2018 while the corresponding rate for women was 48.3 %; note that this age range includes a high number of people who are still studying (and have yet to start their working lives) as well as a considerable number of retired people (who have already finished their working lives). In 2018, employment rates for men and women aged 55-64 years were higher, at 65.4 % for men and 52.4 % for women, than the average rates for all adult men and women. The most striking aspect of Figure 4.2 is the rapid pace at which employment rates for

⁽³⁾ The employment rate is defined as the number of persons employed, expressed as a percentage of the total population (for any given age group).

Figure 4.2: Employment rate, by sex and age class, EU-28, 2003-2018



Note: the indicator is defined as the number of people of a certain age who are in employment divided by the total population of the same age group. Breaks in series: 2005.

Source: Eurostat (online data code: [lfsa_ergan](#))

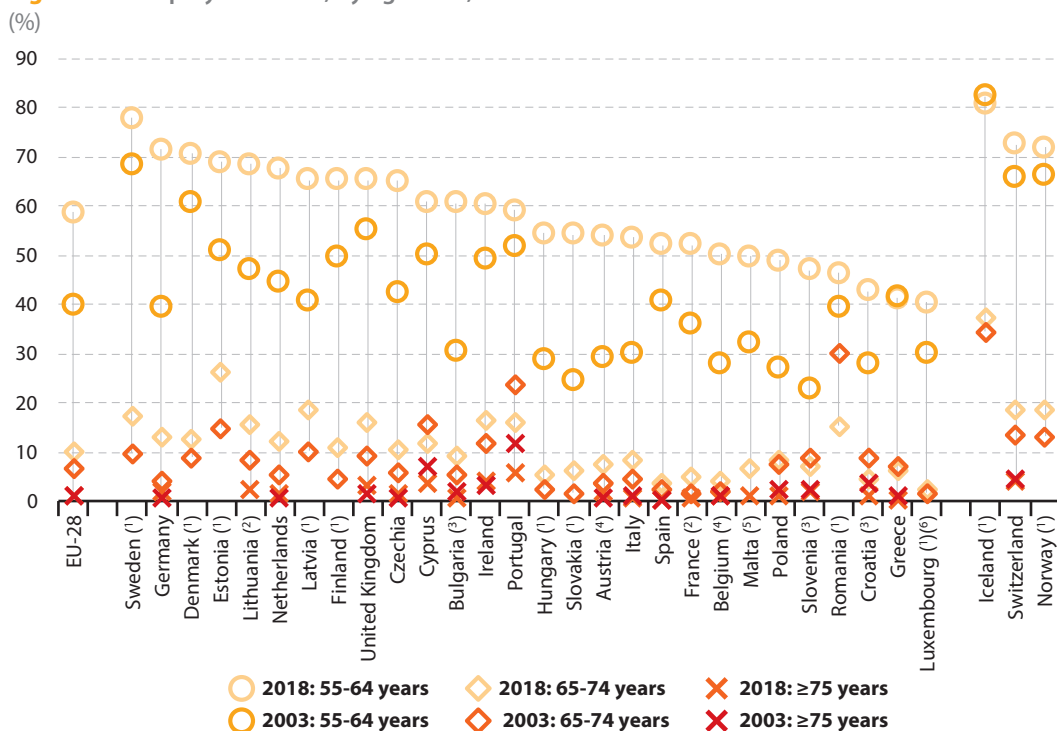
people aged 55-64 years increased between 2003 and 2018 (with little or no impact from the global financial and economic crisis); this was particularly notable in relation to the growing proportion of women in work.

Figure 4.3 confirms this pattern of rising employment rates among people aged 55-64 years: between 2003 and 2018 employment rates for this age group increased in all but one of the EU Member States, Greece being the exception as it recorded a modest decline from 41.5 % to 41.1 %. In Slovenia and Bulgaria, the employment rate for people aged 55-64 years doubled during the period under consideration, and it rose at an even faster pace in Slovakia (2.2 times as high). In 2018, employment rates among people aged 55-64 years were more than 70.0 % in Sweden,

Germany and Denmark, while at the other end of the range there were seven EU Member States — Malta, Poland, Slovenia, Romania, Croatia, Greece and Luxembourg — where rates for this age group were less than 50.0 %.

One means to try to increase financial security in old-age is to work longer. Older people who delay their retirement earn more money, accumulate additional pension rights and may be able to save some of the earnings or divert them to a private pension plan. Although low, a growing share of the EU-28 population aged 65-74 years continued to work. In 2018, more than one quarter (26.4 %) of this age group in Estonia were employed, while rates above 15.0 % were recorded in Romania, Lithuania, Portugal, the United Kingdom, Ireland, Sweden and Latvia.

Figure 4.3: Employment rate, by age class, 2003 and 2018



Note: the indicator is defined as the number of people of a certain age who are in employment divided by the total population of the same age group.

(1) ≥75 years: not available.

(2) ≥75 years for 2003: not available.

(3) ≥75 years: low reliability.

(4) ≥75 years for 2003: low reliability.

(5) 65-74 years for 2003: not available. ≥75 years for 2003: not available. ≥75 years for 2018: low reliability.

(6) 65-74 years for 2003: low reliability.

Source: Eurostat (online data code: [lfsa_ergan](#))

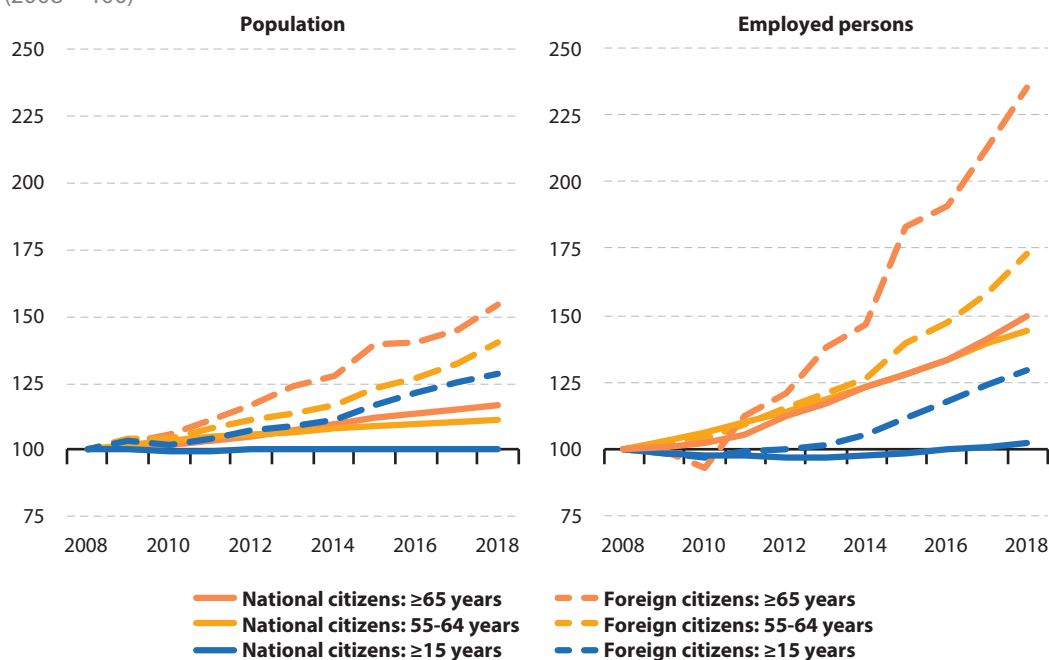


There was particularly rapid growth in the number of older foreign citizens in employment

The first part of Figure 4.4 presents information showing EU-28 **population** developments by age and **citizenship**. During the period from 2008 to 2018, the number of adults (defined here as people aged 15 years or more) who were foreign citizens living in the EU-28 increased at a much more rapid pace than the number of **national citizens** (which was almost unchanged). A closer examination reveals that the relative importance of older generations in both national and foreign citizens increased between 2008 and 2018; this was particularly the case for people aged 65 years or more.

The second part of Figure 4.4 presents a similar picture but for employment developments. During the period 2008 to 2018, the number of adults employed in the EU-28 rose at a somewhat faster pace than the number of inhabitants both for national and foreign citizens. The number of foreign citizens aged 55-64 years who were employed in the EU-28 rose by 72.8 % overall between 2008 and 2018, while the number of national citizens of the same age who were in employment increased by 44.4 %. Even higher rates of change were recorded among the relatively few people aged 65 years or more who remained in work, as the number of persons employed more than doubled for foreign citizens and increased by 49.8 % for national citizens.

Figure 4.4: Developments for the population and employed persons, by citizenship and age class, EU-28, 2008-2018
(2008 = 100)



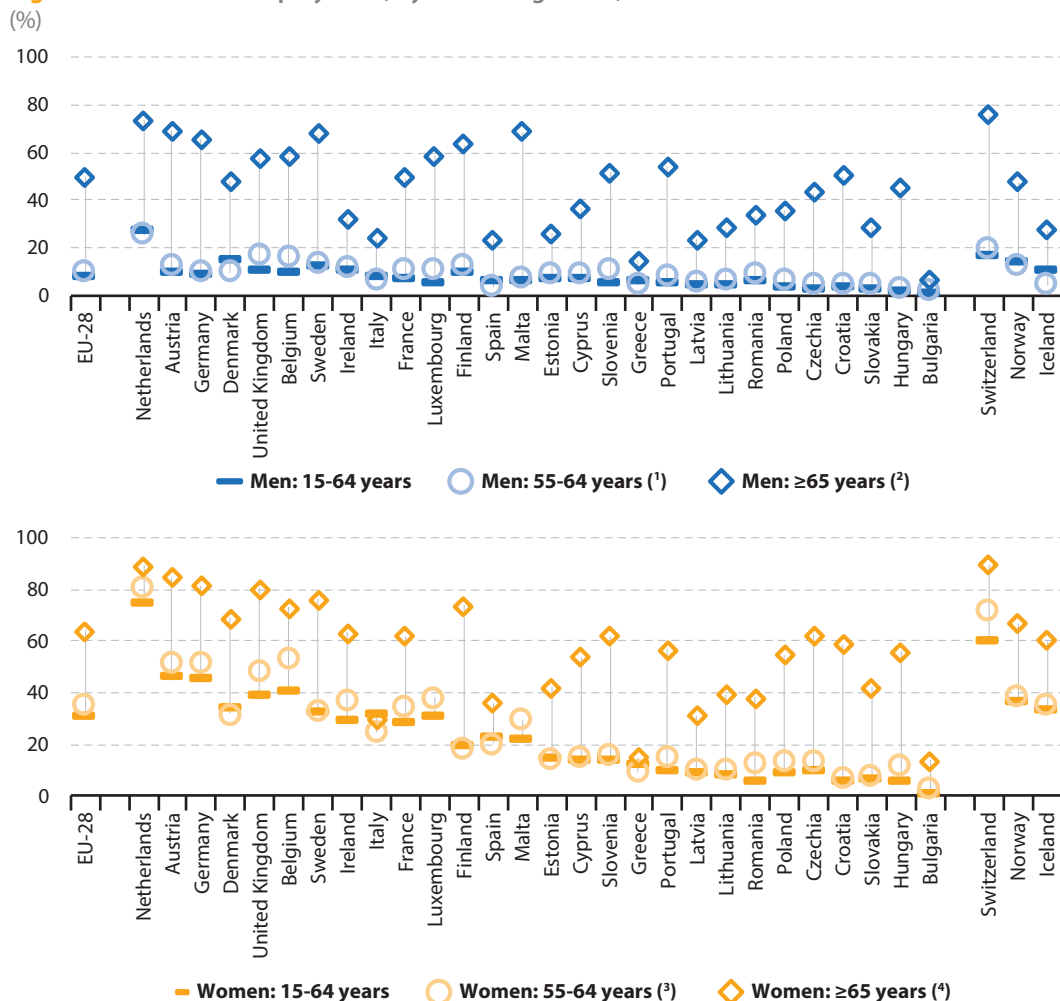
Source: Eurostat (online data code: [lfsa_pganws](#))

More than half of the workforce aged 65 years or more was employed on a part-time basis

While the information presented so far has highlighted the quite rapid transformation of EU labour markets driven by a growing number of older people in work, policymakers stress the need for these developments to continue. Employers can

try to stimulate the supply of older people available for employment by improving working conditions, employees can also try to avoid an abrupt end to their working lives. Increasing numbers of older people are choosing a phased retirement (for example, moving from working full-time to 60 % or 50 % before moving into retirement), while other older people who do retire may

Figure 4.5: Part-time employment, by sex and age class, 2018



Note: the figure is ranked on the share of part-time employment in total employment for all persons (both sexes) aged 15-64 years.

(1) Croatia: low reliability.

(2) Bulgaria, Croatia and Luxembourg: low reliability.

(3) Croatia, Luxembourg and Malta: low reliability.

(4) Bulgaria, Croatia, Cyprus, Austria and Slovenia: low reliability. Luxembourg and Malta: not published (due to very low reliability).

Source: Eurostat (online data code: [lfsa_eftpt](#))



subsequently take on a part-time job or become self-employed/a freelancer.

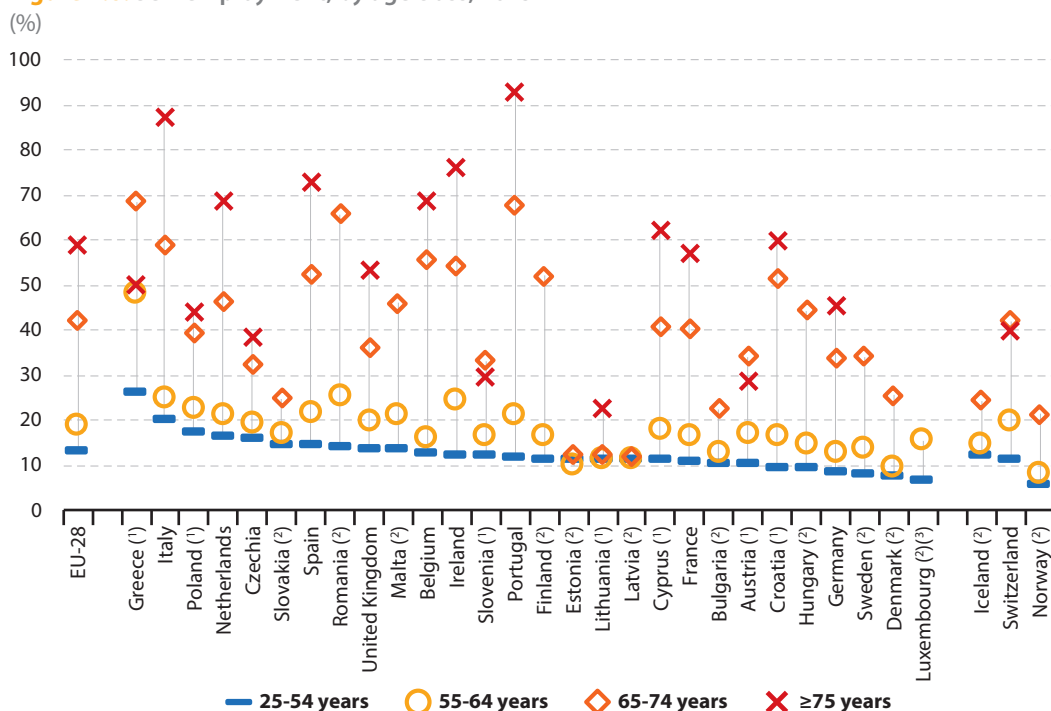
In 2018, almost one fifth (19.2 %) of the EU-28 workforce aged 15-64 years was employed on a part-time basis, with much higher shares for women (31.3 %) than for men (8.7 %). Figure 4.5 indicates the extent to which part-time work is common for older people and, in particular, the relatively high rates recorded among those people aged 65 years or more: in 2018, almost half (49.8 %) of all working men in this age group were employed on a part-time basis, while the share for older women was higher still, at 64.1 %. In a majority of EU Member States, more than half of all older people aged 65 years or more who remained in employment were found to be working on a part-time basis, with this share exceeding 75 % in Austria and the Netherlands.

More than two fifths of the workforce aged 65-74 years were self-employed

Self-employment can offer the flexibility to help some older people stay in work — for example, professionals such as accountants might become consultants, or teachers become private tutors or supply teachers. Whether by choice or resulting from a lack of other options, many self-employed people appear to retire later in life (or even not at all).

Figure 4.6 shows that in 2018 some 13.4 % of the EU-28 workforce aged 25-54 years were self-employed. This share was considerably higher for older people: with 42.3 % of the workforce aged 65-74 years being self-employed, rising to 58.7 % for people aged 75 years or more. The self-employment share among people aged 65-74 years was close to two thirds in Greece, Portugal and

Figure 4.6: Self-employment, by age class, 2018



(1) ≥75 years: low reliability.

(2) ≥75 years: not available.

(3) 65-74 years: not available.

Source: Eurostat (online data codes: [lfsa_esgan](#) and [lfsa_egan](#))



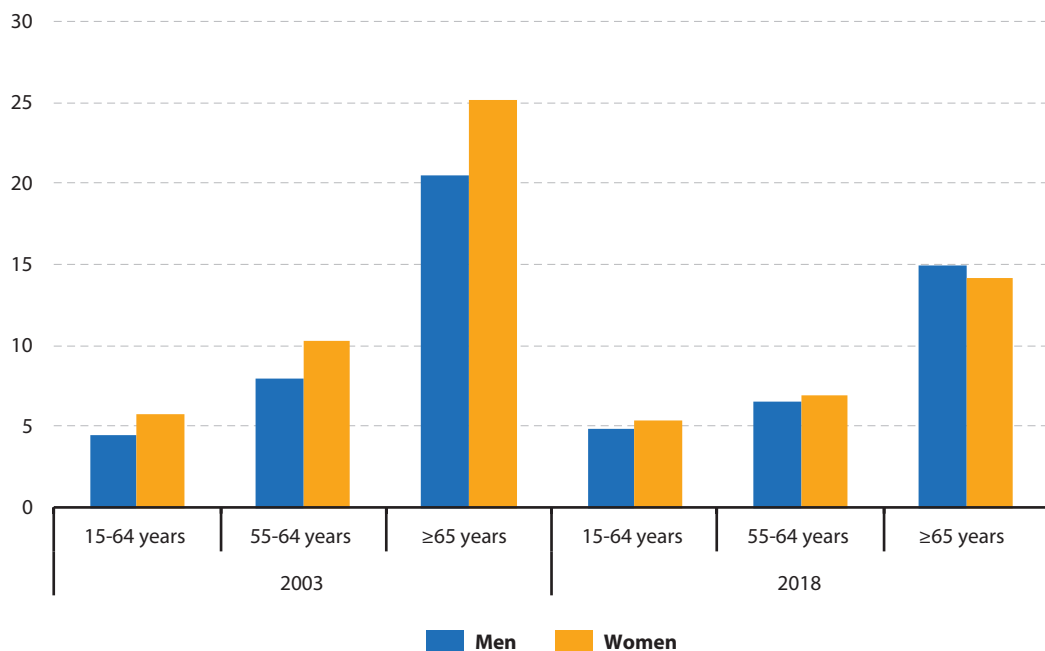
Romania; this may be linked in part to a high proportion of this workforce being elderly farmers who continued to work, often on very small, family-based, subsistence farms. More than half of the workforce aged 65-74 years was self-employed in Italy, Belgium Ireland, Spain, Finland and Croatia.

One seventh of the workforce aged 65 years or more usually worked from home

Across the EU-28 in 2018, older men and women aged 65 years or more were almost

three times as likely to usually work at home as their colleagues aged 15-64 years (see Figure 4.7). The share of employed men aged 65 years or more usually working at home was 14.9 %, marginally above the corresponding share for older women (14.2 %). Between 2003 and 2018, the share of the EU-28 workforce aged 65 years or more usually working at home (both men and women) decreased from 22.4 % to 14.6 %; this pattern was also repeated, although to a lesser degree, among people aged 55-64 years, as their share fell from 8.8 % to 6.6 %.

Figure 4.7: Employed people usually working at home, by sex and age class, EU-28, 2003 and 2018 (%)



Source: Eurostat (online data code: [lfsa_ehomp](#))



Focus on common jobs among older people

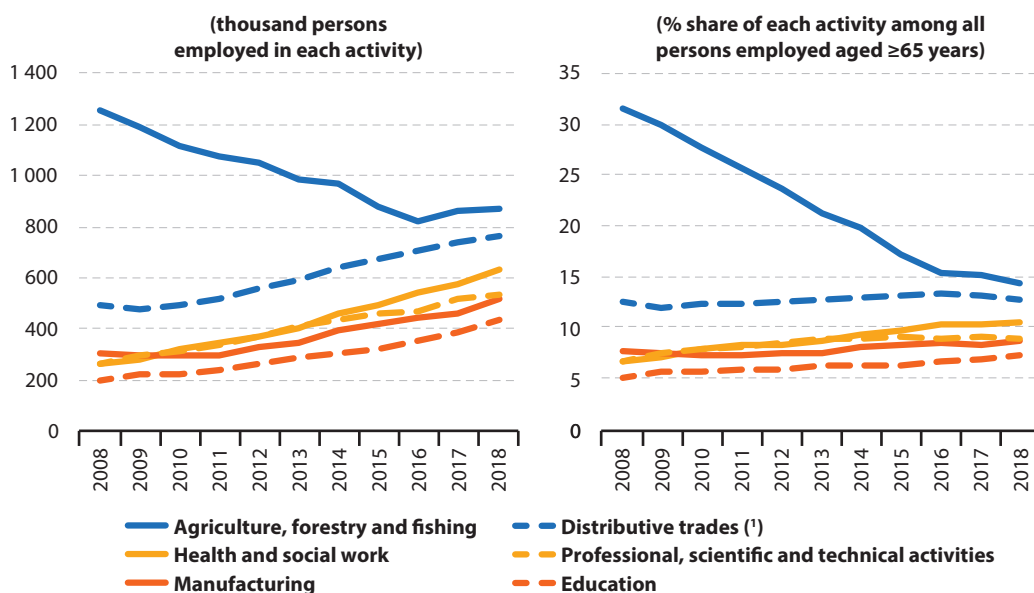
Agriculture, forestry and fishing was the largest employer of people aged 65 years or more

In 2018, approximately one seventh (14.4 %) of the EU-28 workforce aged 65 years or more — equivalent to almost 870 000 people — was employed in agriculture, forestry and fishing. Despite a rapid contraction in their level of employment, these activities continued to be the largest economic activity — based on NACE Sections — in terms of the count of older people (aged 65 years or more) in employment. Figure 4.8 shows that the EU-28 agriculture, forestry and fishing workforce composed of older people contracted overall by 30.7 % between 2008 and 2018. This was in stark contrast

to developments for the other five economic activities presented: for example, the number of older people employed in professional, scientific and technical activities, in education, and in health and social work, more than doubled during the period under consideration.

Figure 4.9 shows a more detailed picture of the employment situation for the six economic activities — based on NACE Divisions — with the highest numbers of older people (aged 65 years or more) across the EU-28. In 2018, crop and animal production and hunting (hereafter, agriculture) was the principal employer of older people in the EU, particularly older men (aged 65-74 years). The three activities that followed in the ranking — retail trade (except motor trades); education; human health activities — each employed a higher number of older women (aged 65-74 years) than older men.

Figure 4.8: Employment of people aged ≥65 years, by selected economic activity, EU-28, 2008-2018



Note: the figure shows the six economic activities (at NACE Section level) in the EU-28 with the largest workforces composed of people aged ≥65 years. The scales used for the y-axes are different.

(*) Wholesale and retail trade; repair of motor vehicles and motorcycles.

Source: Eurostat (online data code: [lfsa_egan2](#))

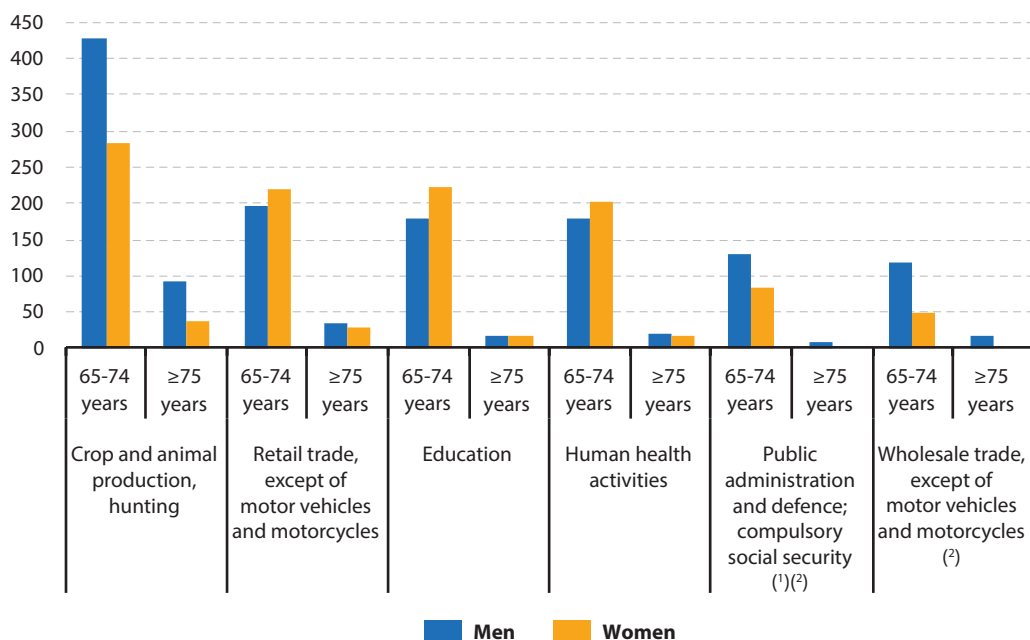
Figure 4.9 also provides information on the number of people who continued to work beyond the age of 75. In 2018, there were 130 000 people across the EU-28 aged 75 years or more working in agriculture, while the next largest workforce for this age group was the 62 500 people who worked in retail trade (except motor trades).

In 2018, older people (defined here as those aged 55-74 years) accounted for almost one fifth (19.4 %) of the total number of persons employed in the EU-28. This share peaked, across NACE Divisions, within agriculture — where 30.3 % of the total workforce was found to be aged between 55 and 74 years.

Figure 4.10 shows which economic activities employed the highest shares of older people.

In 2018, there were seven EU Member States where agriculture was the leading activity providing work to people aged 55-74 years: in Portugal, almost half (47.5 %) of the total workforce within agriculture was aged 55-74 years. However, there were five EU Member States where employment among older people was even more concentrated. Older people aged 55-74 years accounted for: 47.6 % of those employed in services to building and landscape activities in Lithuania; 48.9 % of those employed in residential care activities in Estonia; 50.0 % of those employed in the mining of metal ores in Czechia; 60.0 % of those employed in remediation and other waste management services in Cyprus; and 60.0 % of those employed in households as employers of domestic personnel in Belgium.

Figure 4.9: Number of persons employed aged ≥65 years, by age class and selected economic activity, EU-28, 2018
(thousands)



Note: the figure shows the six economic activities (at NACE Division level) in the EU-28 with the largest workforces composed of people aged ≥65 years.

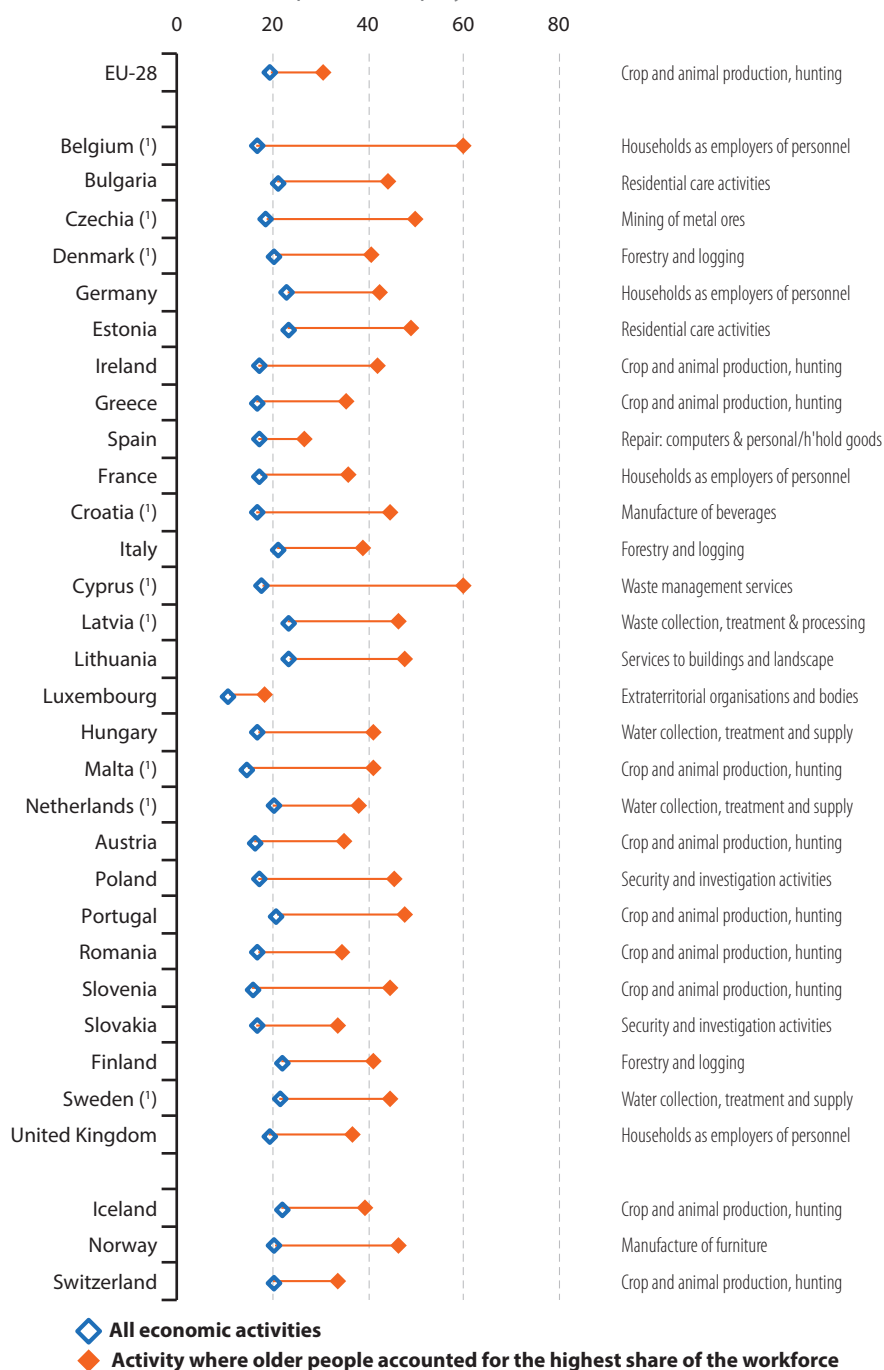
⁽¹⁾ Men aged ≥75 years: low reliability.

⁽²⁾ Women aged ≥75 years: not published (due to very low reliability).

Source: Eurostat (online data code: [lfsa_egan22d](#))



Figure 4.10: People aged 55-74 years in employment, 2018
(% share of total number of persons employed)



Note: the figure shows the economic activity (at NACE Division level) where older people aged 55-74 years accounted for the highest share of the overall workforce.

(†) Activity where older people accounted for the highest share of the workforce: low reliability.

Source: Eurostat (online data codes: [lfsa_egan2](#) and [lfsa_egan22d](#))



Duration of work for older people

While employment rates for older people have risen in recent years, this does not necessarily mean their labour input has increased proportionally. Although a greater number of older people are remaining in the workforce for longer, many also reduce their number of hours worked (less hours each day, less days each week, or lengthier holidays).

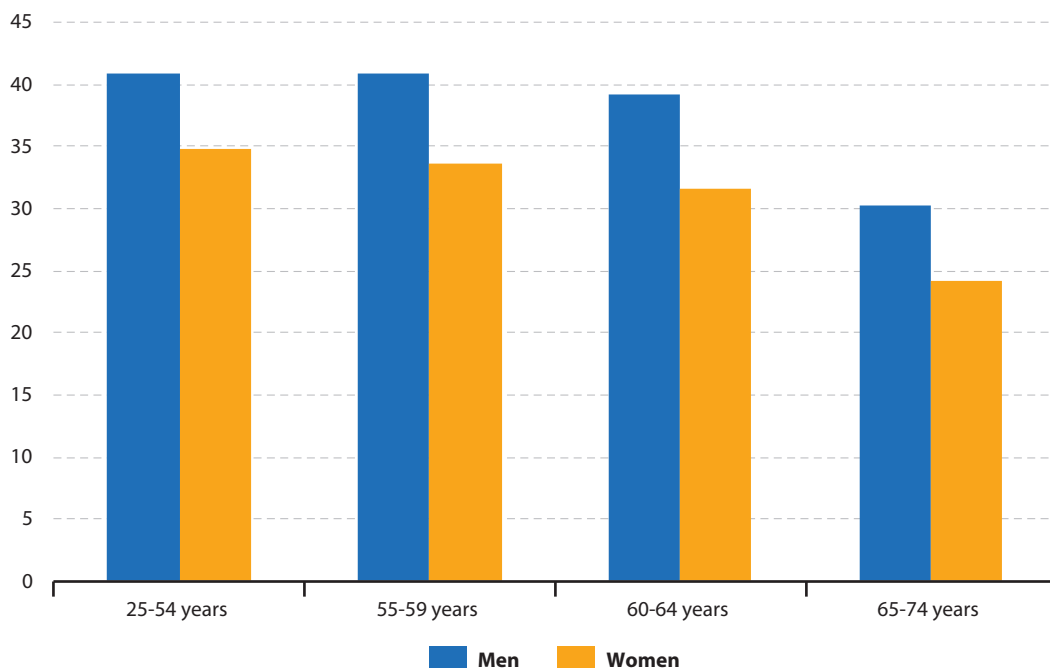
Employed women aged 65-74 years spent an average of 24.1 hours per week at work

As people become older their average number of usual [working hours](#) declines, albeit by a relatively small margin up to the age of 64 years. Figure 4.11 shows that the largest reduction in average working

hours was recorded for men and women aged 65-74 years (by when a majority of the population had already retired), suggesting that this age group was particularly disposed to working on a part-time basis.

In 2018, the number of usual working hours in the EU-28 averaged 30.3 hours per week for men aged 65-74 years and 24.1 hours per week for women of the same age. The Netherlands, Germany, Austria, Finland, Sweden and Luxembourg recorded the lowest average number of usual working hours for people (both sexes) aged 65-74 years — all below 24 hours per week. By contrast, people in Greece aged 65-74 years (who continued to work) were employed for an average of 43.4 hours per week; this was more than their compatriots aged 25-54 years (41.9 hours per week).

Figure 4.11: Usual weekly hours in main job, by sex and age class, EU-28, 2018
(hours)



Source: Eurostat (EU labour force survey)



The average duration of a man's working life was 4.9 years higher than that of a woman

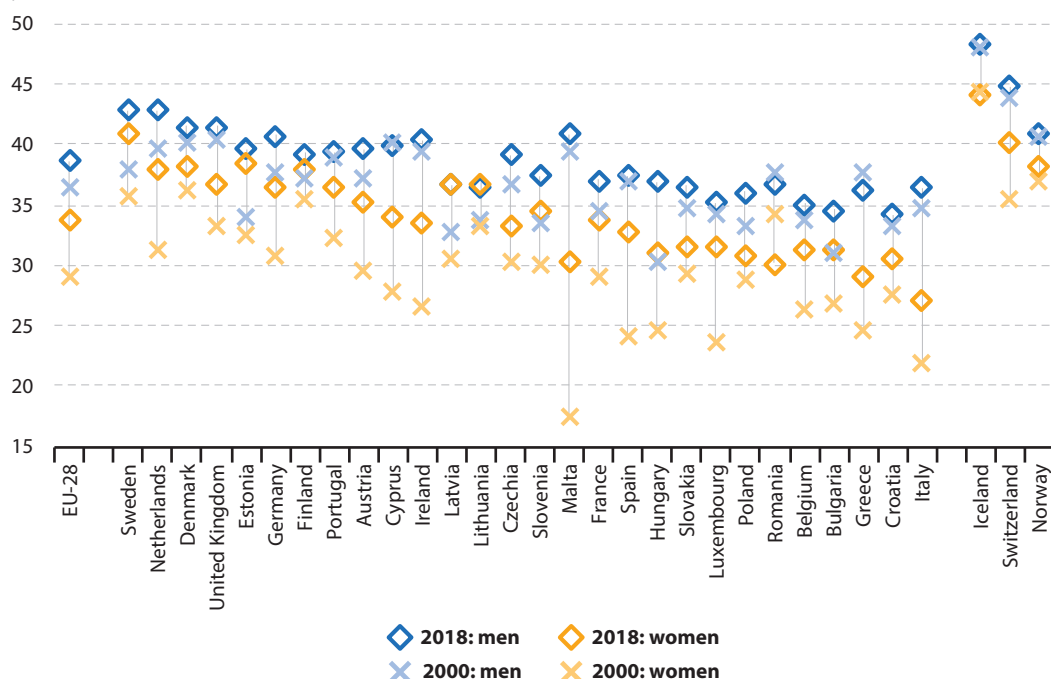
The duration of working life (as shown in Figure 4.12) provides a measure of the average number of years for which people aged 15 years are expected to be active in the labour market throughout their lives (under the currently prevailing age-specific participation rates); this information can be used to monitor developments in relation to [early retirement](#).

In 2018, a man aged 15 years in the EU-28 could expect to be part of the [labour force](#) for 38.6 years, while the corresponding figure for a woman was 33.7 years; this difference may be largely explained by i) a higher share of women interrupting their careers to support the needs of family life as well as ii) different pension ages for men and

women in some EU Member States. Young men in Sweden, the Netherlands, Denmark, the United Kingdom, Malta, Germany and Ireland could expect to work for upwards of 40 years, while Sweden was the only EU Member State where young women could expect to work for this length of time. By contrast, young women in Italy and Greece could expect to be active in the labour market for less than 30 years.

Across the EU-28, the average duration of working life rose for men and for women between 2000 and 2018. The increase in the length of an average woman's working life was an additional 4.5 years, while that for men was 2.2 years. This pattern of working for longer (additional years) was repeated in the vast majority of EU Member States, the only exceptions being Romania (for both sexes), Cyprus and Greece (for men only).

Figure 4.12: Duration of working life, by sex, 2000 and 2018
(years)



Note: ranked on the expected duration of working life for all persons (both sexes) aged 15 in 2018.

Source: Eurostat (online data code: [lfsi_dwl_a](#))



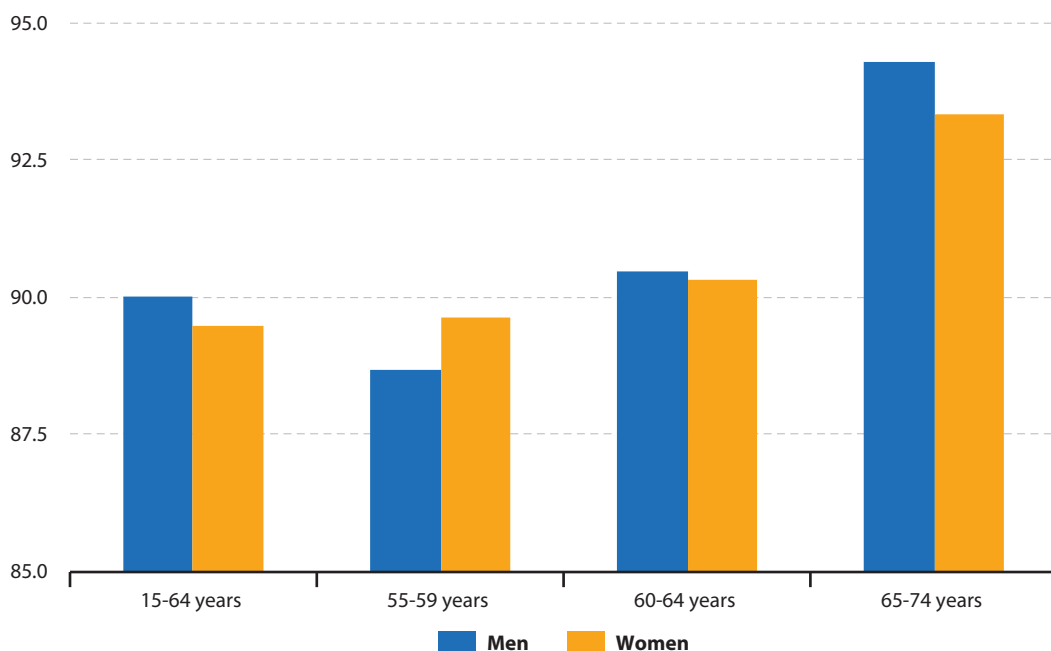
Opinions of older people concerning work-related issues

Policymakers have recognised that job satisfaction plays an important role in relation to active ageing, extending working lives. Alongside remuneration, job satisfaction can be linked to a wide range of other factors, including: working conditions, job security, support and recognition at work, or having the opportunity to learn new skills.

Older people were more likely to be satisfied at work

In 2017, approximately 90 % of the EU-28 working-age population (15-64 years) were satisfied at work. Job satisfaction for older people (aged 65-74 years) was even higher, at 93.3 % for older women and 94.3 % for older men (see Figure 4.13).

Figure 4.13: Job satisfaction, by sex and age class, EU-28, 2017
(% of respondents satisfied with jobs)



Source: Eurostat (EU labour force survey)

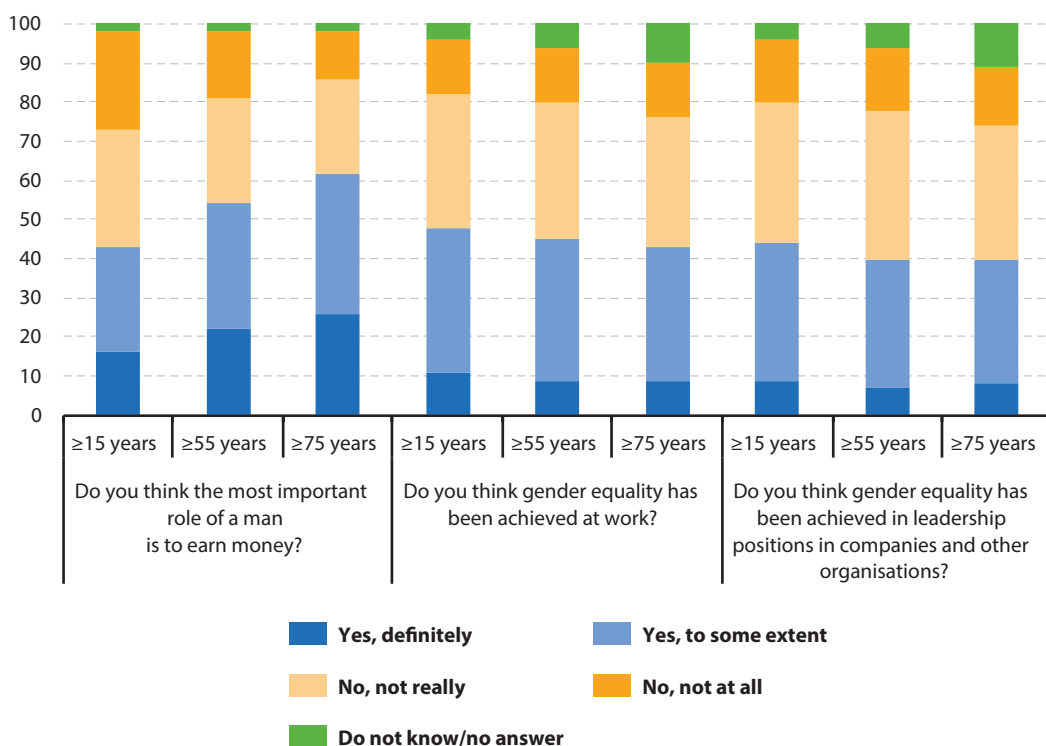


Older people were more likely to agree that a man's principal role in life is to earn money

Special Eurobarometer 465 provides information on attitudes concerning gender and work (see Figure 4.14). In June 2017, the share of the EU-28 population who thought that the most important role of a man was to

earn money increased with age; some 62 % of the population aged 75 years or more agreed with this premise. Conversely, the share of the EU-28 population who thought that gender equality at work had been achieved fell (marginally) with age; some 43 % of the population aged 75 years or more agreed with this premise.

Figure 4.14: Attitudes concerning gender and work, by age class, EU-28, June 2017
(% of respondents)



Source: Special Eurobarometer 465 — Gender equality 2017

Accidents at work among older people

Older people, like people in other age groups, suffer from workplace, traffic and domestic accidents. As older people account for a growing share of the EU's workforce and some very old people continue to work, some employers may face a range of emerging health and safety risks in the workplace.

Although older people had fewer accidents at work, they were more likely to be serious or fatal

Figure 4.15 shows the share of total accidents at work by age and by severity (as measured by the average duration of incapacity). People aged 18-54 years accounted for a majority of the accidents at work in the EU-28, irrespective of the period of incapacity.

As the severity of an accident at work increases, so does the probability that the accident involves an older person. In 2016, the EU-28 workforce aged 55-64 years accounted for 10.6 % of all accidents at work that resulted in between 4 and 6 days of incapacity, while this age group had a 19.7 % share of accidents at work that led to permanent incapacity, and a 25.9 % share of [fatal accidents](#); a similar pattern was observed for people aged 65 years or more.

An alternative picture is presented in the second half of Figure 4.15: it reveals that in 2016 approximately one quarter (25.9 %) of all accidents at work in the EU-28 resulted in 7-13 days of incapacity. By contrast,

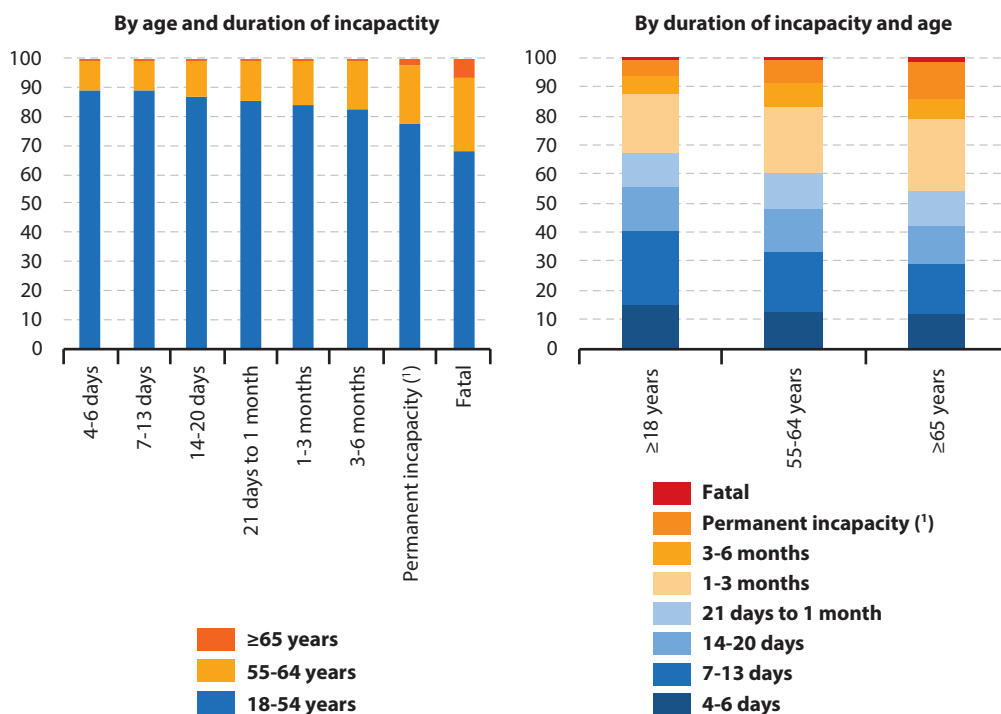
approximately one quarter (24.6 %) of all accidents at work among people aged 65 years or more resulted in 1-3 months of incapacity. Older people may be disproportionately affected by accidents at work as a result of various age-related disabilities, such as impaired vision, hearing and mobility (see Chapter 2 for more information).

In 2016, there were 1 699 [non-fatal accidents](#) per 100 000 working people in the EU-28 ^(*). Older people were less likely to have a non-fatal accident than their younger counterparts: 1 618 per 100 000 working people among those aged 55-64 years and 1 036 per 100 000 working people among

(*) The information presented is based on an aggregate covering NACE Section A and Sections C-N.

Figure 4.15: Accidents at work, by duration and age class, EU-28, 2016

(%)



Note: the figure shows the proportion of accidents by age and by duration of incapacity (the length of time people were absent from work).

(¹) Includes any accident that results in ≥183 days absence.

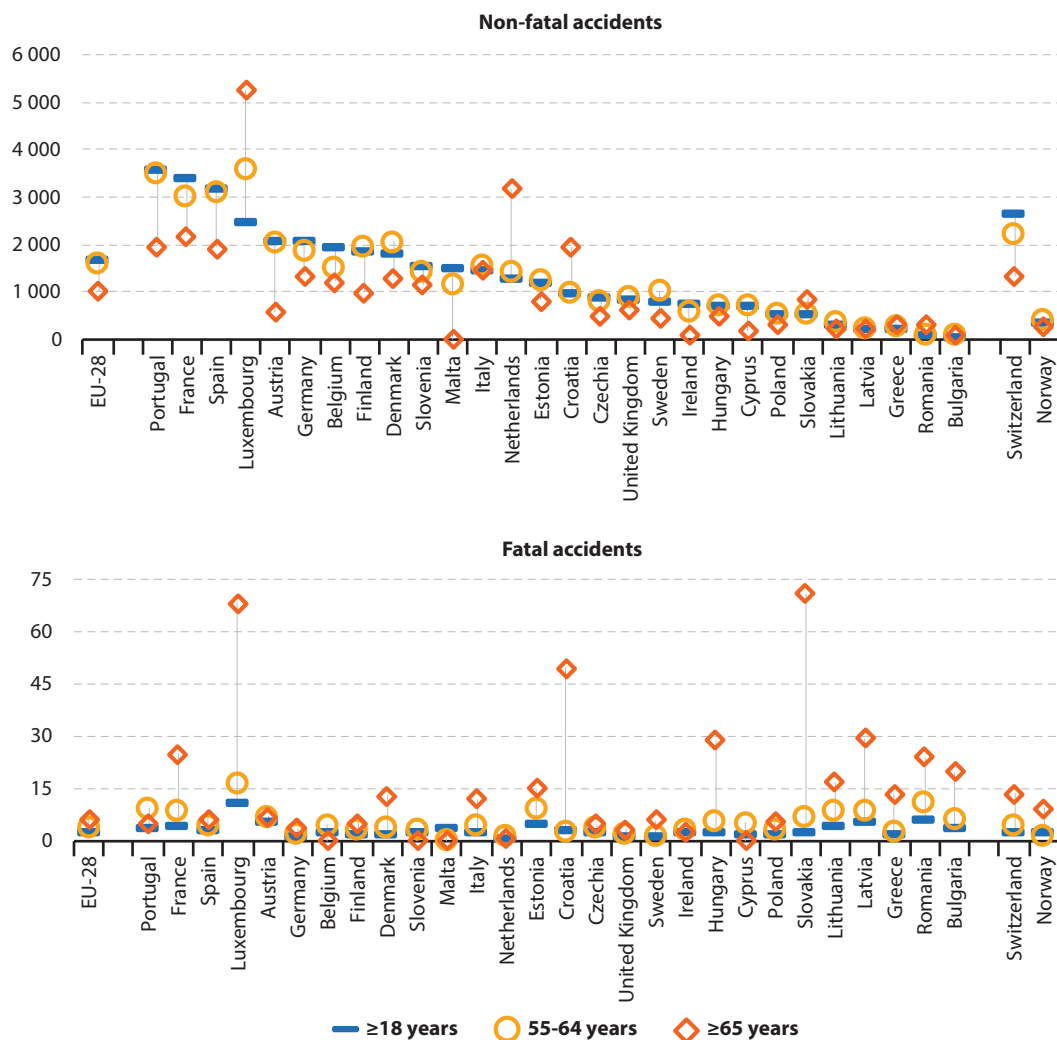
Source: Eurostat (online data code: [hsw_mi02](#))



those aged 65 years or more. However, as noted above, when older people did experience an accident, it was more likely to be serious or fatal. In 2016, there were 2.2 fatal accidents per 100 000 working people in the EU-28. Older people were more

likely to have a fatal accident: 3.6 deaths per 100 000 working people among those aged 55-64 years and 6.1 deaths per 100 000 working people among those aged 65 years or more (see Figure 4.16).

Figure 4.16: Number of accidents at work, by type of accident and age class, 2016
(per 100 000 working people)



Note: an accident at work is a discrete occurrence during the course of work which leads to physical or mental harm resulting in the victim spending at least four days absent from work. A fatal accident at work is defined as an accident which leads to the death of a victim within one year of the accident. The figure covers NACE Section A and Sections C-N. The figure is ranked on the ratio of non-fatal accidents at work per 100 000 inhabitants among persons aged ≥18 years. The scales used for the y-axes are different.

Source: Eurostat (online data code: hsw_mi01)

Older people moving into retirement

Most people in work will at some point start to think about their retirement. While early retirement might sound like a good idea, it is likely that an early exit from the labour force will have consequences for future income. Phased retirements promote a flexible transition into retirement, while retaining some of the financial and social benefits of working.

Table 4.1 provides information on statutory pension ages across EU Member States; the pensionable age was frequently found to

be higher for men than women. In 2018, the lowest statutory pension age was 60 years in Austria and Poland (for women only), while the highest was 67 years in Greece (for both men and women). Table 4.1 also provides a subjective indication as to the age when people would ideally continue working and until what age they thought they could continue to do their current job; this information refers to a survey carried out during February-September 2015. Contrary to the general pattern observed for a majority of EU Member States, women in the Netherlands and Finland wanted to work until a later age than men.



Table 4.1: Statutory pension ages and average ages up to which people want to work, by sex, February-September 2015 and 2018 (years)

	Until what age do you want to work (as of February-September 2015)?		Until what age do you think you will be able to do your current job or a similar one (as of February-September 2015)?		Statutory pension age (as of 2018)	
	Men	Women	Men	Women	Men	Women
Belgium	60.6	59.9	64.2	63.2	65 years	65 years
Bulgaria	59.9	58.2	63.9	62.0	66 years 2 months	66 years 2 months
Czechia	61.3	59.7	64.0	62.9	63 years 4 months	62 years 8 months
Denmark	64.3	63.7	67.6	66.4	65 years	65 years
Germany	62.4	61.5	64.6	63.7	65 years 7 months	65 years 7 months
Estonia	62.4	62.0	64.1	63.3	63 years 6 months	63 years 6 months
Ireland	62.2	60.2	65.5	64.4	66 years	66 years
Greece	60.1	58.0	62.0	61.0	67 years	67 years
Spain	60.9	60.3	63.8	63.2	65 years 6 months	65 years 6 months
France	60.3	60.0	63.4	62.2	65 years 9 months	65 years 9 months
Croatia	60.9	58.8	64.5	63.0	65 years	62 years
Italy	61.0	59.4	64.8	63.9	66 years	66 years
Cyprus	57.6	56.9	63.8	62.6	65 years	65 years
Latvia	60.4	58.5	66.3	65.5	63 years 3 months	63 years 3 months
Lithuania	61.0	59.5	63.1	62.8	63 years 8 months	62 years 4 months
Luxembourg	59.2	58.6	63.4	61.8	65 years	65 years
Hungary	60.1	58.3	62.1	61.0	63 years	63 years
Malta	59.1	56.2	62.6	61.7	62 years	62 years
Netherlands	61.6	62.3	67.7	66.6	66 years	66 years
Austria	59.9	57.5	63.7	61.8	65 years	60 years
Poland	58.6	57.3	63.2	62.4	65 years	60 years
Portugal	62.8	62.2	65.8	64.4	66 years 4 months	66 years 4 months
Romania	59.2	58.6	63.2	62.0	65 years	60 years 10-11 months
Slovenia	58.2	56.6	63.6	62.4	65 years	65 years
Slovakia	60.4	59.1	62.6	61.5	62 years 4 months	62 years 4 months
Finland	62.2	62.3	65.3	64.1	65 years	65 years
Sweden	63.3	62.8	68.0	67.1	65 years	65 years
United Kingdom	61.3	60.7	65.6	64.6	65 years	65 years
Iceland	:	:	:	:	67 years	67 years
Norway	65.4	64.1	67.1	66.0	67 years	67 years
Switzerland	:	:	:	:	65 years	64 years

Note: definitions of the statutory pension age vary across EU Member States. The figures presented refer to the national statutory pension age (the age at which people are entitled to an old-age pension). When the pension age is defined as a range, the top limit is presented.

Source: Extending working life: what do workers want?, Eurofound, 2017 and the Finnish Centre for Pensions (<https://www.etk.fi/en/>)

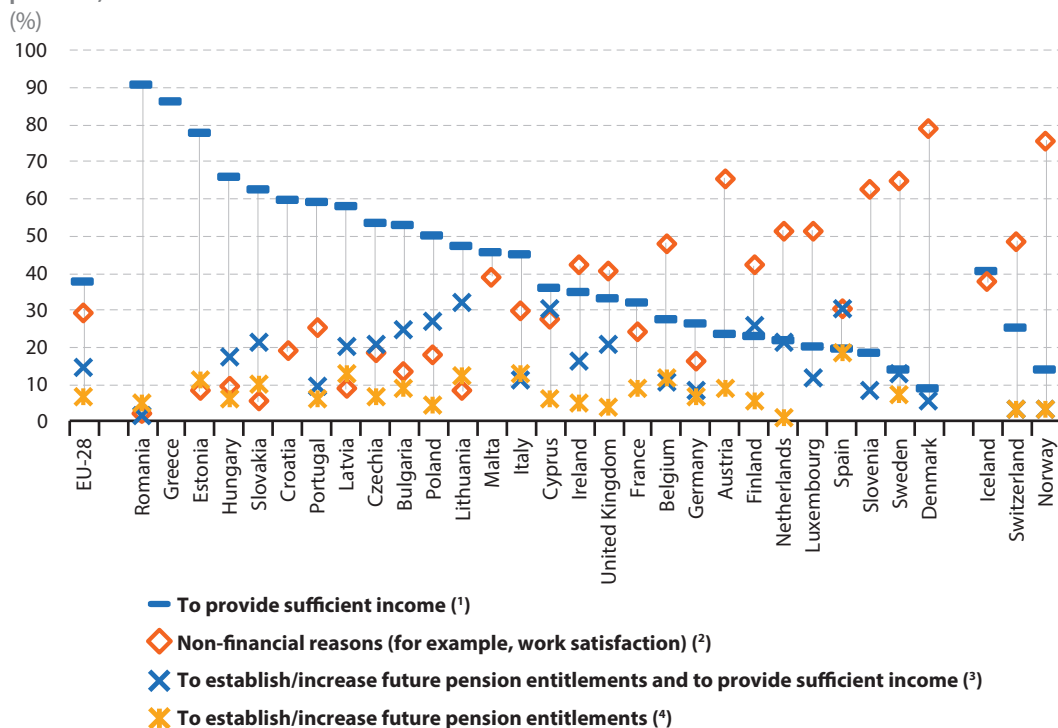
Almost one third of older people who continued to work while receiving a pension did so for non-financial reasons

While some people frequently dream of their last day at work before being able to retire, others who already receive a pension continue working; note, this could be a survivors' pension (due to the death of a spouse). In 2012, more than one third (37.5 %) of people aged 50-69 years in the EU-28 who received a pension but continued working did so in order to have sufficient income; a further 14.6 % did so to have sufficient income and to establish/increase their future pension entitlements and 6.8 % did so uniquely to establish/increase their

future pension entitlements (see Figure 4.17). As such, almost three tenths (29.2 %) of people in the EU-28 who received a pension and continued to work cited non-financial reasons for continuing to work (for example, job satisfaction).

In 2012, fewer than 10.0 % of all people aged 50-69 years who received a pension and continued to work in the [Baltic Member States](#), Hungary, Slovakia and Romania did so for non-financial reasons. This share rose to more than half in Luxembourg and the Netherlands, to almost two thirds in Sweden and Austria, and peaked at more than three quarters (78.8 %) in Denmark.

Figure 4.17: Main reason to continue working among people aged 50-69 years who receive a pension, 2012



Note: excluding those people who replied with no answer.

(¹) Denmark, Croatia, Luxembourg, Malta and Slovenia: low reliability.

(²) Bulgaria, Estonia, Croatia, Latvia, Lithuania, Malta, Romania and Slovakia: low reliability. Greece: not published (very low reliability).

(³) Belgium, Denmark, Luxembourg, Romania, Slovenia and Norway: low reliability. Estonia, Greece, France, Croatia, Malta, Austria and Iceland: not published (very low reliability).

(⁴) Belgium, Bulgaria, Ireland, France, Cyprus, Latvia, Hungary, the Netherlands, Austria and Norway: low reliability. Denmark, Greece, Croatia, Luxembourg, Malta, Slovenia and Iceland: not published (very low reliability).

Source: Eurostat (online data code: ifso_12staywork)



More than a quarter of people aged 55-64 years who were no longer in employment left their last job to take normal retirement

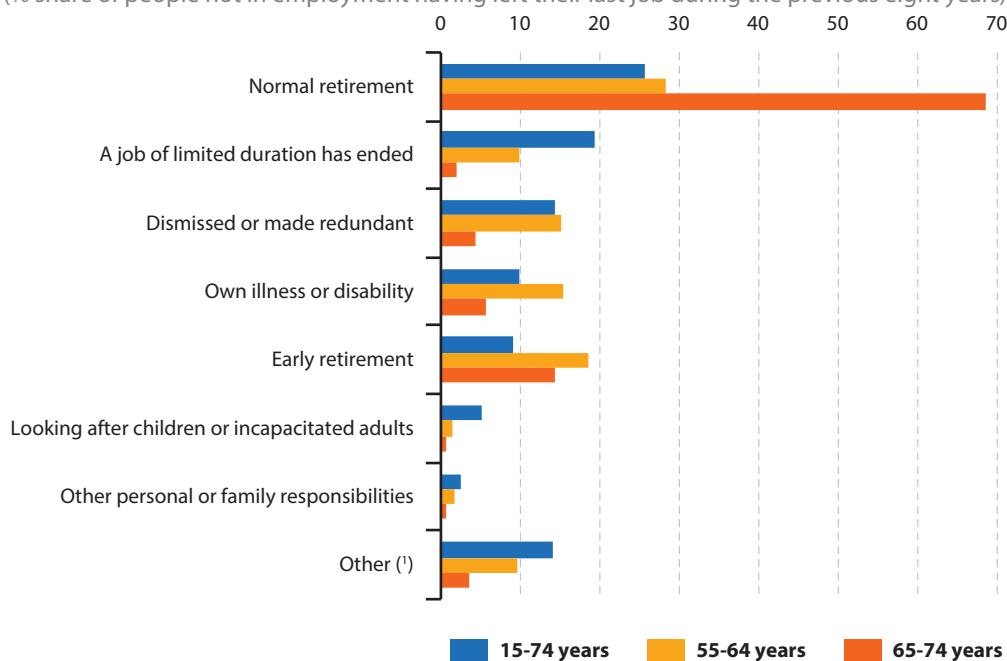
Figure 4.18 provides an alternative picture, detailing information on the main reasons why people who are no longer in employment left their last job ⁽⁵⁾. In 2018, more than one quarter (28.4 %) of the EU-28 workforce aged 55-64 years who were not in employment left their last job to take

normal retirement, while a further 18.6 % did so to take early retirement; these were the two most common reasons for leaving a job among people aged 55-64 years, followed by illness or disability (15.5 %) and being dismissed or made redundant (15.1 %). Among people aged 65-74 years not in employment, more than four fifths (83.0 %) cited retirement (both normal and early) as the principal reason for leaving their last job.

⁽⁵⁾ As people may forget over time, this indicator is restricted to those people who had stopped work within the last eight years.

Figure 4.18: Main reason for people not in employment leaving their last job, by age class, EU-28, 2018

(% share of people not in employment having left their last job during the previous eight years)



^(!) Includes military service, education, training and no answer.

Source: Eurostat (EU labour force survey)

5

Pensions, income and expenditure



Demographic developments in the **European Union (EU)** have stimulated considerable levels of debate around the economic implications of an ageing population. Two of the principal concerns of policymakers within this area concern:

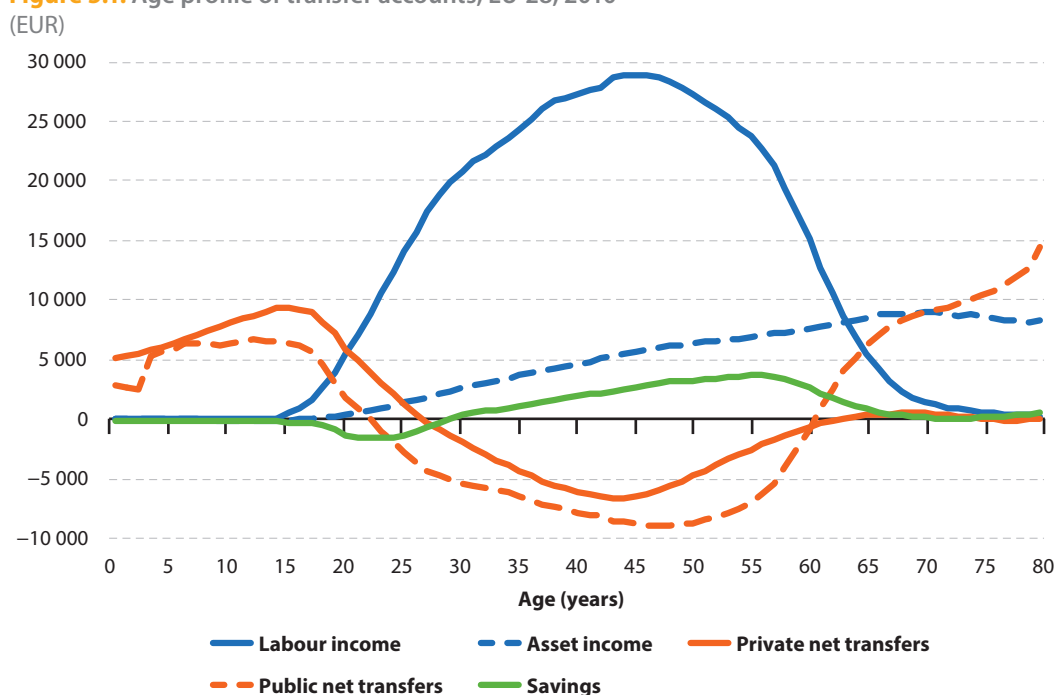
- **expenditure on pensions** — which is expected to rise in both absolute terms and as a share of **gross domestic product (GDP)**;
- **pension adequacy** — in other words, how current and future pensions may help prevent old-age poverty and maintain the income of older people for the duration of their retirement.

Measuring economic flows from one generation to another

Economists developed the life-cycle model to help explain patterns of work, consumption, saving, and retirement. These models provide a tool for analysing how people might smooth their consumption over the course of their entire life, by saving during their working years and then drawing down their assets once they retire.

Figure 5.1 shows a number of different indicators and how they interact over a typical lifetime. There are high levels of public net transfers at the start and end of life, which are mainly linked to the public sector providing **education** services in childhood and pensions, **healthcare** and long-term care services in later life. Most

Figure 5.1: Age profile of transfer accounts, EU-28, 2010



Note: EU-28 excluding Croatia, Malta and the Netherlands. The figure shows transfers for an average individual during their lifetime, for example, public net transfers are high in childhood (mainly education services), negative during working years (mainly taxes) and high again in old-age (mainly health services).

Source: Istenič, T., Hammer, B., Šeme, A., Lotrič Dolinar, A., & Sambt, J. (2016). European National Transfer Accounts. Available at: <http://www.wittgensteincentre.org/ntadata>



people have few, if any savings by the time they reach the age of 30, after which they may be fortunate enough to start putting some money aside; this pattern usually continues up until the end of their working lives, after which retirees usually shift from being net savers to net spenders. In a similar vein, very few young adults possess any notable assets upon the completion of their education. However, once they settle down, get a job and consider the purchase of a property or alternative investments, their asset income starts to grow; it may tail-off in the later years of life, as older people may choose to downsize homes or release their assets through equity release.

These models can be used to conduct a range of analyses: for example, as [life expectancy](#) increases, individuals might be expected to either extend their working lives and/or save more during their working years, in anticipation that their savings will be required for a lengthier period of retirement.

Pensions

In response to rising levels of public debt during the global financial and economic crisis, several EU Member States underwent adjustment programmes and implemented a range of policies to address some of their most pressing economic issues. One area that received particular attention was the reform of pension systems, for example: making changes to effective retirement ages, adjusting the generosity of pension systems, or modifying pension criteria/parameters.

The transition for individuals from work to retirement leads to a change in their source of livelihood, moving from paid income to a pension/retirement fund. Some older people slowly transition from one state to the other, by seeking to reduce their working hours gradually (they may remain in the workforce for longer than they really wish to because they fear not having enough money if they live to be very old). Other older people are unable or unwilling to carry

on working (at least on a full-time basis), for example, because of an illness/disability or due to the provision of care to somebody else. Chapter 4 provides more information on the transition from work into retirement. However, it is generally more common for older people to move directly from full-time work into retirement. Once retired, pensions aim to provide older people with a decent standard of living standard and to protect them from poverty; they are the principal source of income for close to one quarter of the [EU-28](#) population.

The number of pension beneficiaries will increase, as the number of pension contributors declines

Population ageing has already resulted in a gradual increase in the number and share of pensioners relative to the total population and this pattern is set to continue apace in the coming decades. In 2016, almost one quarter (23.0 %) of the total EU-28 population was a beneficiary of an old-age and/or survivors' pension (a pension paid on death of a spouse to the surviving partner, as long as they remain single).

There were 10 EU Member States where at least one quarter of the total population was a beneficiary of a pension in 2016, with a peak of 29.9 % in Slovenia. At the other end of the range, pension beneficiaries accounted for less than one fifth of the total population in six Member States, with the lowest shares in Ireland (15.8 %) and Cyprus (15.6 %).

Between 2008 and 2016 the share of pension beneficiaries in the total population rose across the vast majority of EU Member States; the only exceptions were the United Kingdom, Hungary and Italy (a falling share could reflect a relatively high level of overall population growth, or might result from a change in pensions' criteria leading to a lower number of beneficiaries).

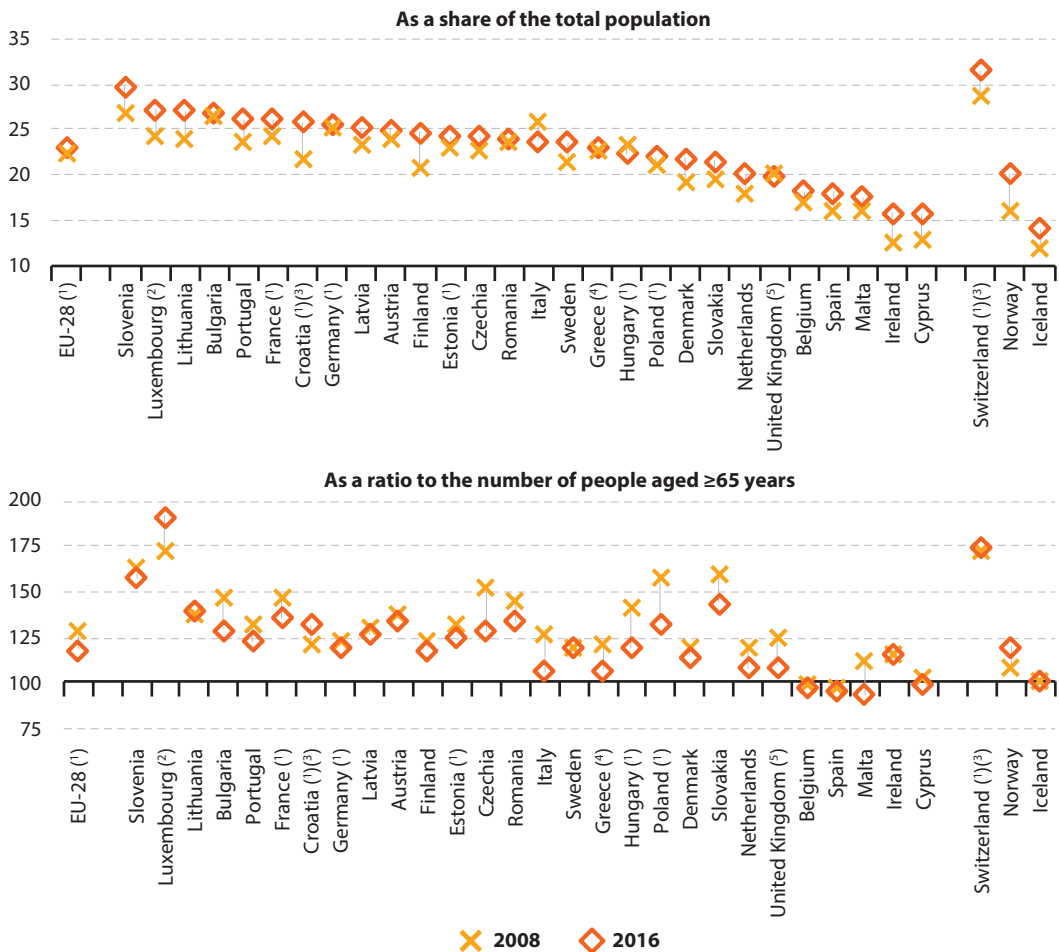
The second half of Figure 5.2 shows that in 2016 the number of pension beneficiaries (for old-age and/or survivors' pensions) was

higher than the total number of people aged 65 years or more in all but three of the EU Member States; the exceptions were Belgium, Spain and Malta. This apparent anomaly is because recipients may start to receive a pension before the age of 65: for example, because they took early retirement, or alternatively because survivors' pensions may be paid to descendants and/or spouses aged less than 65 years. Between 2008 and

2016, the share of pension beneficiaries receiving an old-age and/or survivors' pension (relative to the total number of people aged 65 years or more) fell in all but four of the EU Member States; the exceptions were Ireland, Lithuania, Croatia and Luxembourg (note there is a break in series); this decline in the coverage of pensions likely reflects in part the introduction of pension reforms following the global, financial and economic crisis.

Figure 5.2: Beneficiaries of an old-age and/or survivors pension, 2008 and 2016

(%)



Note: data for pension beneficiaries as of 31 December; population data as of 1 January (of the following year). People may receive a pension before they are aged 65 years and hence the share of beneficiaries may rise to over 100 %. The scales used for the y-axes are different.

(1) Break in series: 2016.

(2) Break in series: 2016. Note that a significant proportion of old-age and survivors' pensions are paid to non-residents (outside the country).

(3) Estimates.

(4) Provisional.

(5) 2016: provisional.

Source: Eurostat (online data codes: [spr_pns_ben](#), [demo_pjan](#) and [demo_pjanbroad](#))



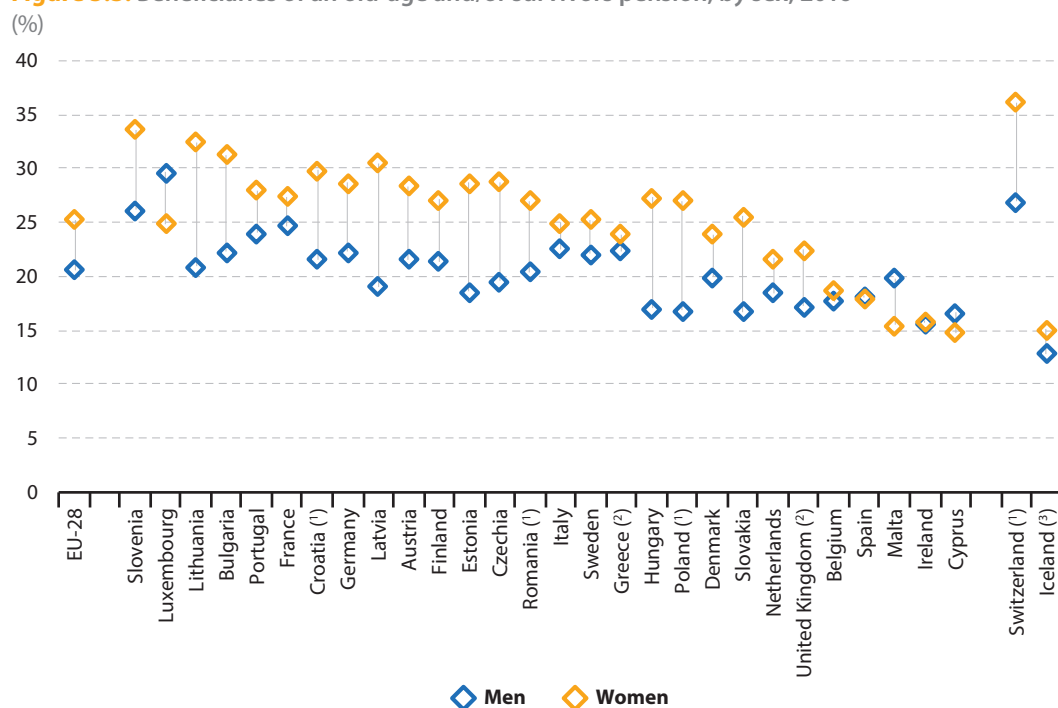
Older women are more frequently reliant on income provided by their partner

The traditional division of labour and family roles between men and women during their working lives is often reflected in pension entitlements. While most men spend the vast majority of their working lives in full-time employment, some women stay at home to bring-up children, while others choose to take a career break, work on a part-time basis, or reduce their number of working hours. Women's pensions therefore tend to be lower than men's, such that older women may be more reliant than older men on the income provided by their partner.

Figure 5.3 provides information on pension beneficiaries by sex. In 2016, more than

one quarter (25.3 %) of the total number of women in the EU-28 were beneficiaries of an old-age and/or survivors' pension; the corresponding share for men was lower, standing at just over one fifth (20.6 %). These differences can generally be explained by the higher life expectancy of women compared with men and the differences are particularly evident for survivors' pensions (as women tend to outlive their partners). In Spain, Cyprus, Malta and Luxembourg, a higher proportion of the male (compared with female) population were pension beneficiaries; this could reflect a relatively large share of women staying at home throughout their lives and therefore only being in a position to claim a survivors' pension once their partner was deceased.

Figure 5.3: Beneficiaries of an old-age and/or survivors pension, by sex, 2016



Note: data for pension beneficiaries as of 31 December; population data as of 1 January (of the following year). The figure is ranked on the share of beneficiaries of old-age and/or survivors pensions in the total (both sexes) population.

(¹) Estimates.

(²) Provisional.

(³) 2015 instead of 2016.

Source: Eurostat (online data codes: [spr_pns_ben](#) and [demo_pjan](#))

Old-age pension benefits accounted for a 10.9 % share of GDP

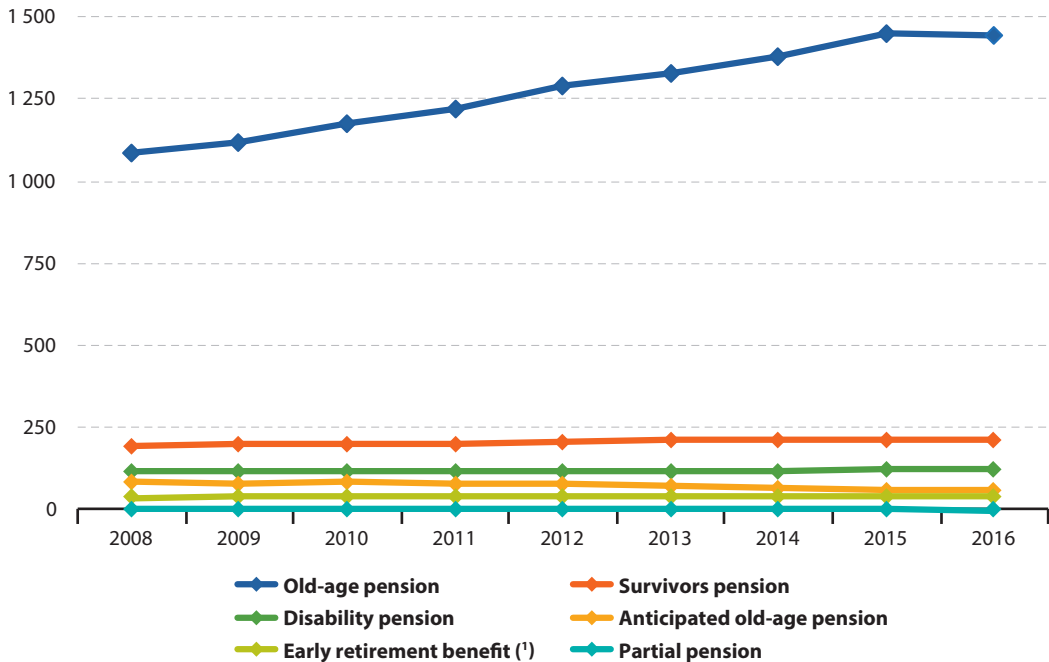
While the share of pension beneficiaries in the total population of each EU Member State did not vary by more than a factor of two, in monetary terms there was a much more diverse picture. Indeed, the average level of pension benefits varies considerably across the EU, reflecting among others, macroeconomic conditions, public finances and overall standards of living.

In 2016, the total value of all pension benefits in the EU-28 was EUR 1.89 trillion. Old-age pensions accounted for approximately three quarters (76.6 %) of all pension benefits, while survivors' pensions accounted for more than one tenth (11.4 %) and disability pensions followed with a 6.6 % share;

the remaining types of pension — for example, anticipated old-age pensions or early retirement pensions — accounted for relatively small shares of total pension benefits.

Between 2008 and 2016, the value of old-age pension benefits in the EU-28 rose overall by 32.8 % (note these figures are in current price terms and hence do not take account of price changes during the period under consideration). Old-age pension benefits grew at a faster pace than any of the other types of pension shown in Figure 5.4, although the overall value of survivors' pensions (up 12.0 %), early retirement benefits (up 10.0 %) and disability pensions (up 7.6 %) also rose across the EU-28 during this period.

Figure 5.4: Pension benefits, EU-28, 2008-2016
(billion EUR)



Note: 2011-2016, provisional.

(¹) Due to reduced capacity to work and due to labour market reasons.

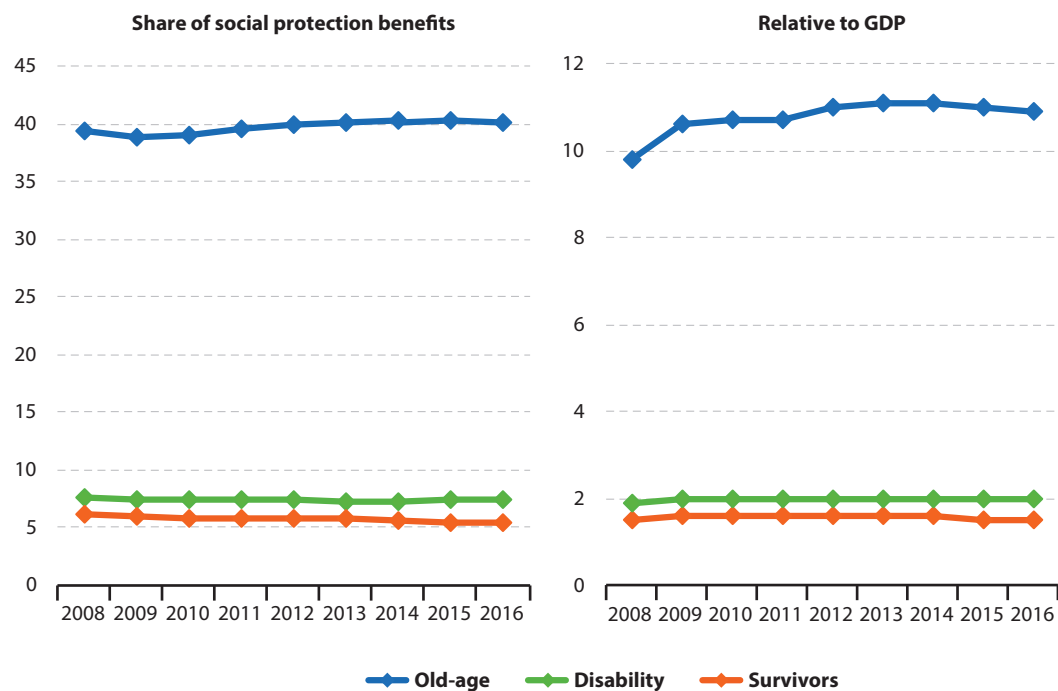
Source: Eurostat (online data code: [spr_exp_pens](#))



Figure 5.5 presents two indicators (as a share of all social protection benefits and relative to GDP) for measuring the relative importance of selected **social benefits**. The share of EU-28 old-age benefits relative to GDP rose from 9.8 % in 2008 to 11.1 % in 2013, before

contracting by a small margin to 10.9 % in 2016. There was a modest increase in the share of disability benefits relative to GDP, up from 1.9 % to 2.0 % of GDP, while the ratio of survivors' benefits relative to GDP was unchanged, at 1.5 % between 2008 and 2016.

Figure 5.5: Old-age, disability and survivors benefits, EU-28, 2008-2016
(%)



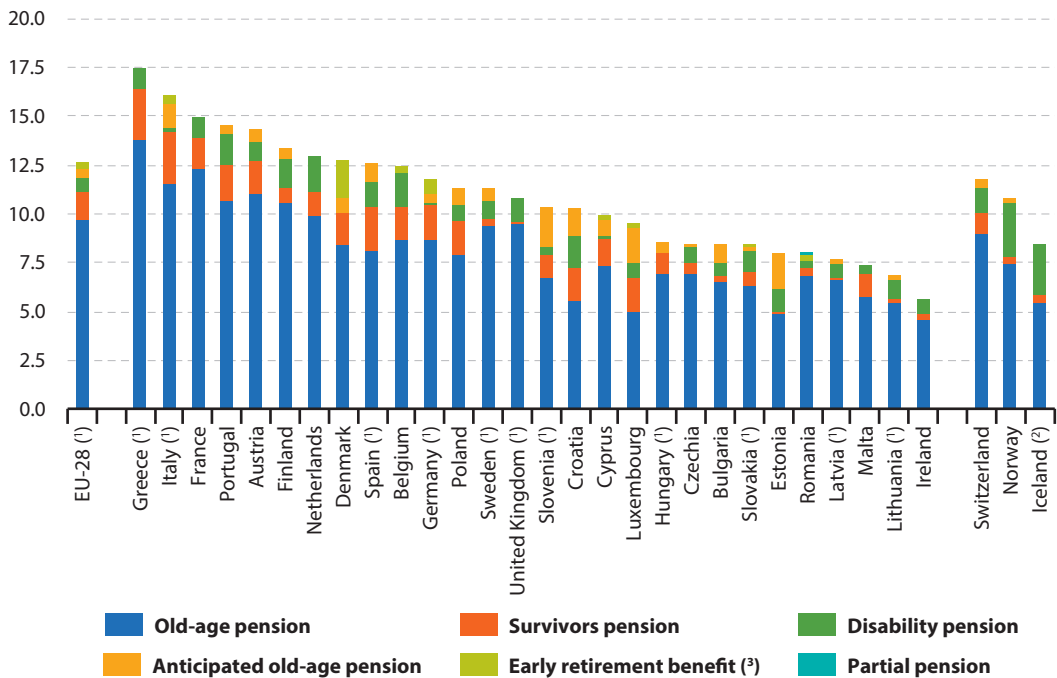
Note: the scales used for the y-axes are different. 2011-2016: provisional.

Source: Eurostat (online data code: [spr_exp_sum](#))

In 2016, the total value of EU-28 old-age pension benefits relative to GDP was 9.7 % (see Figure 5.6). There were seven EU Member States where this indicator was in double-digits, with the highest shares in Greece (13.8 %), France (12.3 %) and Italy (11.6 %). By contrast, the ratio of old-age pension benefits relative to GDP was 5.0 % or less in Luxembourg, Estonia and Ireland

(where the lowest ratio was recorded, at 4.6 %). As such, old-age pension benefits in Greece were three times as high as in Ireland (when measured relative to GDP). These differences may be due, at least in part, to policy preferences, institutional arrangements and overall levels of economic activity.

Figure 5.6: Pensions benefits, 2016
(%, relative to GDP)



(¹) Provisional.

(²) 2015.

(³) Due to reduced capacity to work and due to labour market reasons.

Source: Eurostat (online data code: [spr_exp_pens](#))



Pension reforms as viewed by European citizens

Pension reforms sit near the top of the agenda for many EU governments, with policymakers seeking to ensure adequate pensions. Across the EU there have been a wide range of policy initiatives, which can often be grouped under two main headings: on the one hand, safeguarding the sustainability of pension systems and more generally public finances; on the other, [labour market](#) reforms that are designed to keep older people at work, thereby reducing the number of early exits from the workforce.

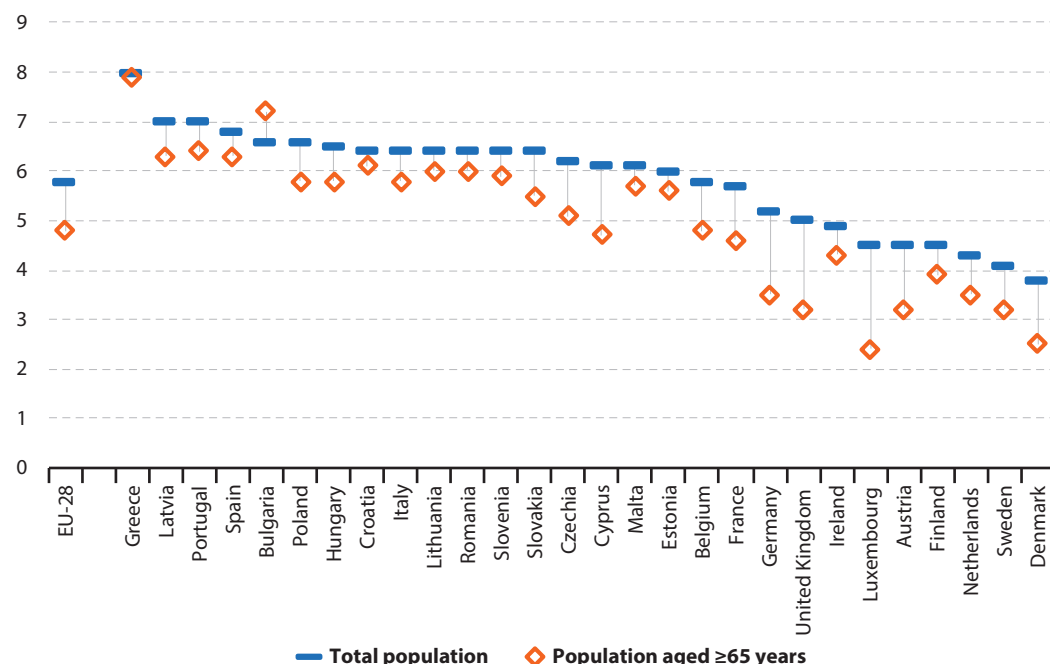
When asked during the fourth quarter of 2016 ⁽¹⁾ about their concern over not having sufficient income in old-age, adult

respondents across the EU-28 had an average score of 5.8 — on a scale from 1 (not worried) to 10 (extremely worried). Greeks expressed the highest level of concern (8.0), followed by the inhabitants of Latvia and Portugal (both 7.0). At the other end of the range, the lowest levels of concern were recorded in the Netherlands, Sweden and Denmark (see Figure 5.7).

Older people (aged 65 years or more) were generally less concerned than their fellow adult [citizens](#) about having sufficient income in old-age. This was true across the whole of the EU-28 (an average score of 4.8 compared with 5.8 for the total population) as well as all but one of the EU Member States; the exception was Bulgaria. The biggest gaps in concern over a lack of income — between

⁽¹⁾ The European quality of life survey (EQLS) was conducted by Eurofound from September 2016 to March 2017 measuring subjective well-being, optimism, health, standards of living and aspects of deprivation, as well as work/life balance among adults (aged 18 years or more).

Figure 5.7: Concern over not having sufficient income in old-age, by age class, fourth quarter 2016 (average, scale of 1-10)



Note: the question posed to respondents was How worried are you that your income in old age will not be sufficient? The data are presented for the average score based on a scale from 1 (not worried) to 10 (extremely worried).

Source: Eurofound, European quality of life survey, 2016

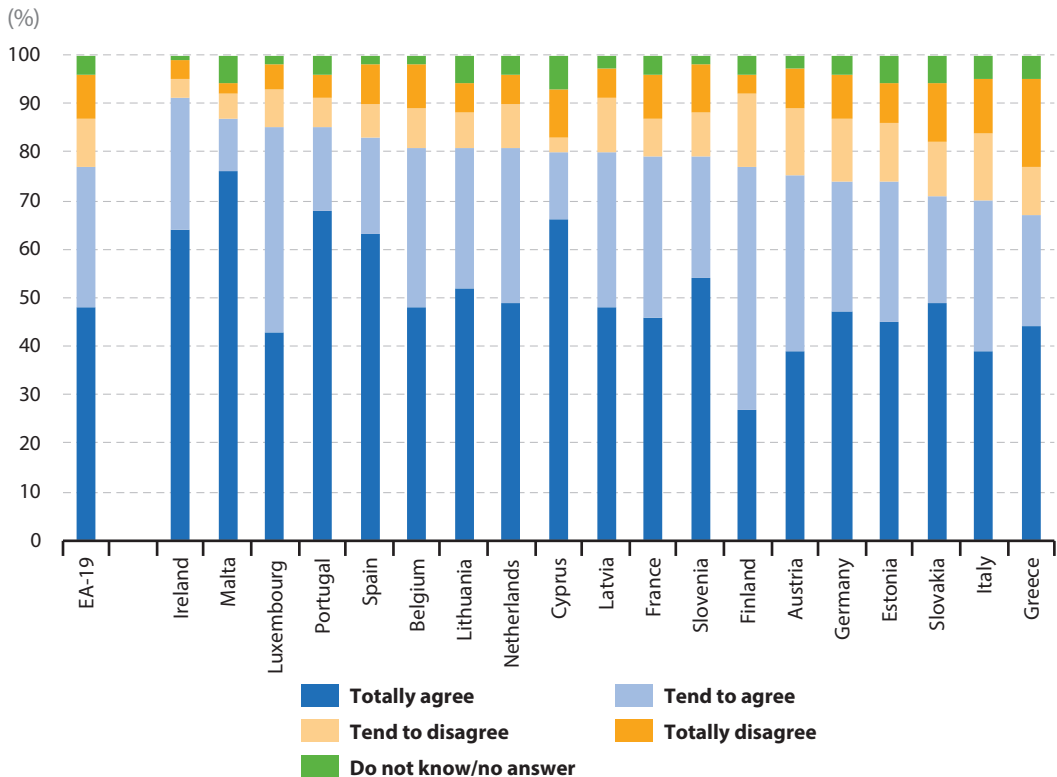
the total population and older people — were recorded in Luxembourg, the United Kingdom and Germany.

A survey conducted in 2018 ⁽²⁾ reveals that more than three quarters (77 %) of all adults (aged 15 years or more) in the **euro area (EA-19)** agreed with the premise

that governments needed to save more today in order to prepare their public finances for population ageing (see Figure 5.8). A majority of respondents was in agreement in each of the euro area countries, with the highest share recorded in Ireland (91 %) and the lowest in Greece (67 %).

⁽²⁾ Flash Eurobarometer 471 on the euro area was coordinated by the European Commission's Directorate-General for Communication; fieldwork was carried out in October 2018.

Figure 5.8: Citizens' views concerning the ability of governments to pay for pensions, October 2018



Note: the question posed to respondents was whether they agreed or not that *Governments need to save more today in order to prepare public finances for the ageing of populations*. The figure is ranked on the share of respondents that totally agree or tend to agree. The survey was only conducted in euro area countries.

Source: Flash Eurobarometer 473 — The euro area

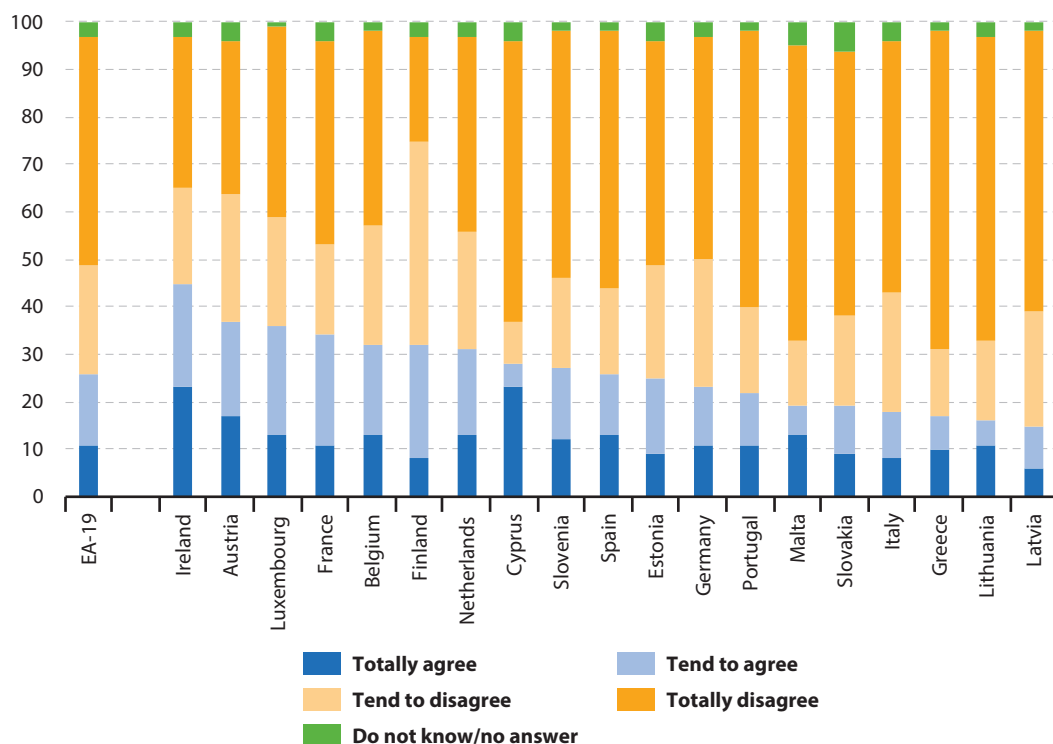


When asked in the same survey about their views on whether or not the retirement age should be increased to ensure the sustainability of pension systems, just over one quarter (26 %) of all adults in the euro area agreed (see Figure 5.9). Almost half

(45 %) of the population in Ireland agreed that it would be necessary to increase the retirement age, while there were eight euro area members where fewer than one quarter of all respondents agreed that such a change would be necessary.

Figure 5.9: Citizens' views concerning the need to increase the retirement age, October 2018

(%)



Note: the question posed to respondents was whether they agreed or not that *The retirement age should be increased to ensure the sustainability of the pension system*. The figure is ranked on the share of respondents that totally agree or tend to agree. The survey was only conducted in euro area countries.

Source: Flash Eurobarometer 473 — The euro area

Incomes for older people

Financial insecurity in older age may lead to poverty and other forms of social exclusion. Pension inadequacy is one of the principal reasons why the standard of living of older people may fall below a decent level. A lack of financial resources may combine with other factors that are typical in older age — for example, illness, disability or frailty — to lower the quality of life enjoyed by older people.

Median equivalised net income for older people rose at a faster than average pace

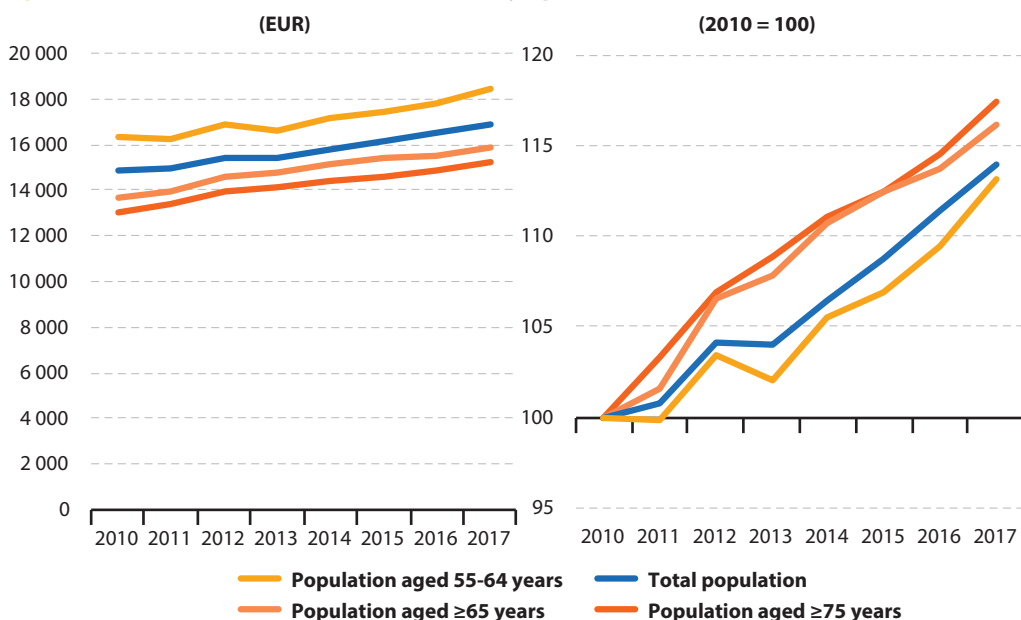
In 2017, annual **median equivalised net income** across the EU-28 was EUR 16 909. Equivalised net income is measured after taxes and other deductions, in other words, this indicator presents the income that an individual has available within one year for spending or saving. While recognising that substantial differences exist across countries and groups within society, it is worth remembering that some older people have considerable savings and/or other assets and they might make use of these to supplement their income.

At the end of their working careers, people aged 55-64 years in the EU-28 could expect to have a higher than average level of annual income (EUR 18 434), while income levels for older people (aged 65 years or more) were below the average (EUR 15 894). Figure 5.10 traces the development of annual median equivalised net income for these different age groups during the period 2010 to 2017. Since the global financial and economic crisis, the income of older people in the EU-28 rose at a faster than average pace, with the income gap between older people and the total population closing somewhat during the period up to 2014, thereafter the gap widened again.

Older people living in Luxembourg had by far the highest levels of income

Figure 5.11 shows income levels that are based on information in **purchasing power standards (PPS)**, a currency unit which adjusts for differences in price levels between countries. In 2017, Luxembourg recorded by far the highest level of annual median equivalised net income among older people

Figure 5.10: Median equivalised net income, by age class, EU-28, 2010-2017



Note: the scales used for the y-axes are different.

Source: Eurostat (online data code: [ilc_di03](#))



(aged 65 years or more), at 32 781 PPS. Austria had the second highest level of income for older people (22 729 PPS), followed by France (21 374 PPS). A majority of the EU Member States (21 out of 28) reported median income levels for older people that were within the range of 8 000-19 000 PPS. There were four Member States where the median level of income was below this range — Lithuania, Latvia, Bulgaria and Romania — with the latter recording the lowest level of income for older people (5 082 PPS). As such, even after taking price differences into account, older people living in Luxembourg had incomes that were 6.5 times as high as those of older people living in Romania.

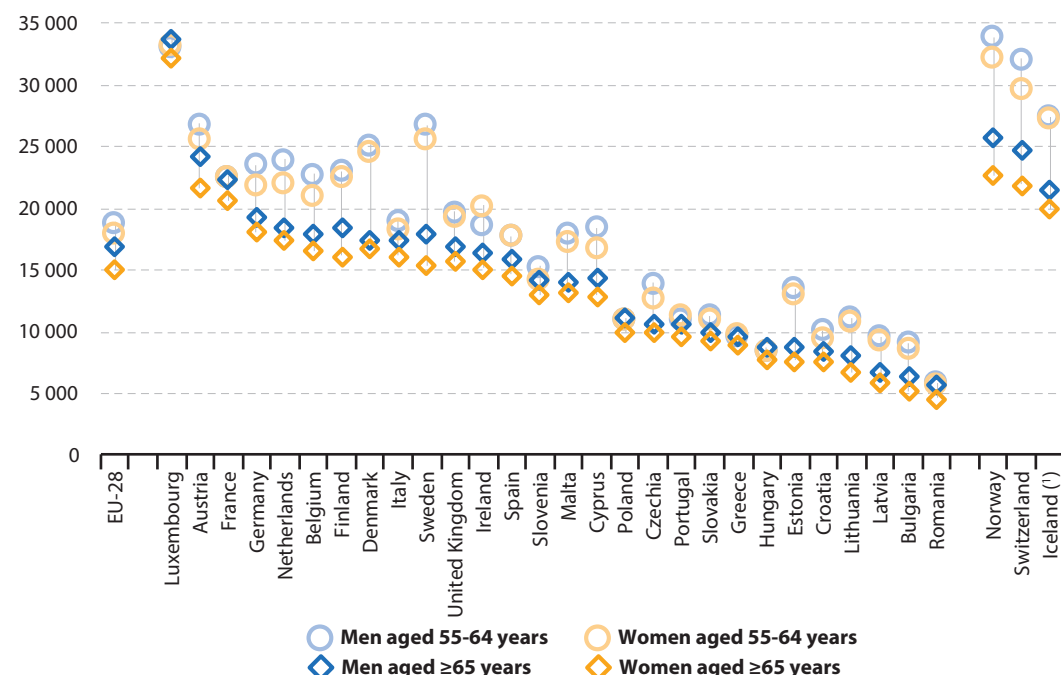
Older women tend to have less income at their disposal than older men

In 2017, annual median equivalised net income for men aged 55-64 years in the EU-28

was 4.8 % higher than for women of the same age. The gender gap was more pronounced for people aged 65 years or more, where the median level of income among men was 12.2 % higher than that for women.

There were six EU Member States where the median equivalised net income of women aged 55-64 years was higher than that recorded for men of the same age in 2017: Spain, Poland, Luxembourg, Greece, Portugal and Ireland. A similar comparison between the sexes for older people (aged 65 years or more) reveals that older men had consistently higher levels of income than older women. This gender gap was most apparent in Lithuania, Bulgaria and Romania, where the median income among older men was more than 20 % above the level of income enjoyed by older women.

Figure 5.11: Median equivalised net income, by sex and age class, 2017
(PPS)



Note: the figure is ranked on the median equivalised net income of the total population (both sexes) aged ≥65 years.

(*) 2016.

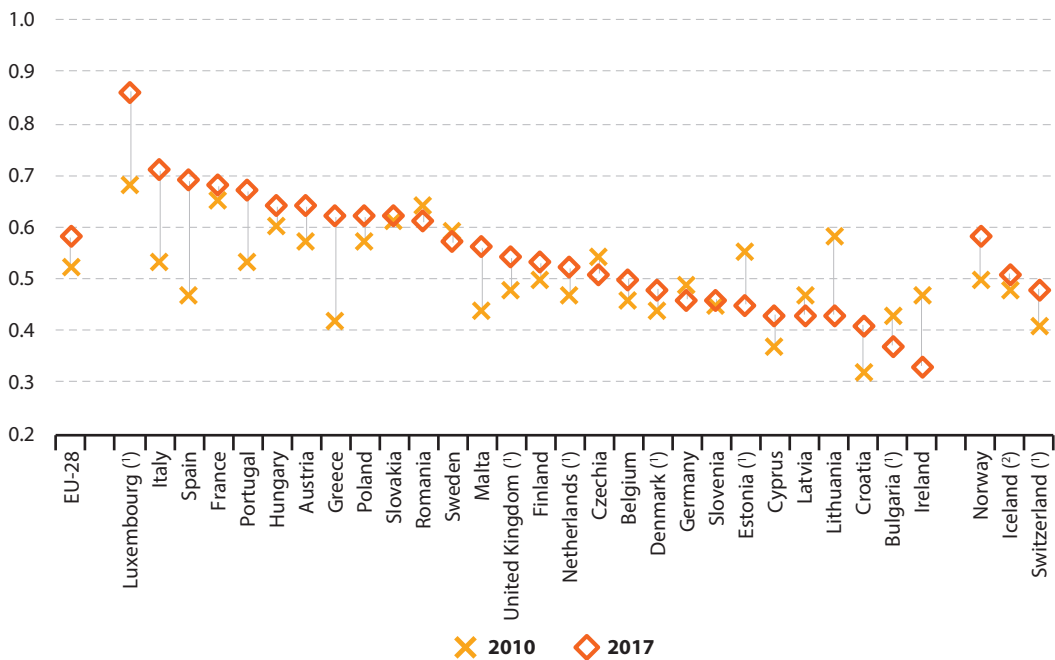
Source: Eurostat (online data code: ilc_di03)

Pensions were valued at more than half the income received by people at the end of their careers

The **aggregate replacement ratio** is a measure that may be used to analyse how efficient pension systems are in terms of allowing older people to maintain their standard of living after they have moved into retirement; it compares the median pension income of people aged 65-74 years relative to median earnings from work among people aged 50-59 years. The ratio is therefore designed to capture income differences between people at the end of their careers and people who are in the early years of retirement.

The EU-28 aggregate replacement ratio was 0.58 in 2017, indicating that pensions accounted for slightly more than half of the income received by people at the end of their careers. Nevertheless, there were considerable differences across the EU Member States: the highest ratio was recorded in Luxembourg (0.86), while pensions in Italy, Spain, France and Portugal represented at least two thirds of the median earnings among people at the end of their careers. There were 10 Member States where the aggregate replacement ratio was less than 0.50: among these the lowest ratios were recorded in Bulgaria (0.37) and Ireland (0.33).

Figure 5.12: Aggregate replacement ratio, 2010 and 2017
(ratio)



Note: the aggregate replacement ratio is defined as median individual pension income for the population aged 65-74 years relative to median individual earnings from work for the population aged 50-59 years, excluding other social benefits.

(*) Break in series.

(*) 2016.

Source: Eurostat (online data code: [ilc_pnp3](#))



Between 2010 and 2017, the aggregate replacement ratio in the EU-28 rose from 0.52 to 0.58 (see Figure 5.12); note this change could reflect an increase in pensions and/or a fall in the median level of earnings among people aged 50-59 years. The ratio also increased in a majority of the EU Member States (19 out of 28), with particularly large increases in Spain, Greece, Italy and Luxembourg. By contrast, the aggregate replacement ratio fell by a considerable extent in Estonia, Ireland and Lithuania.

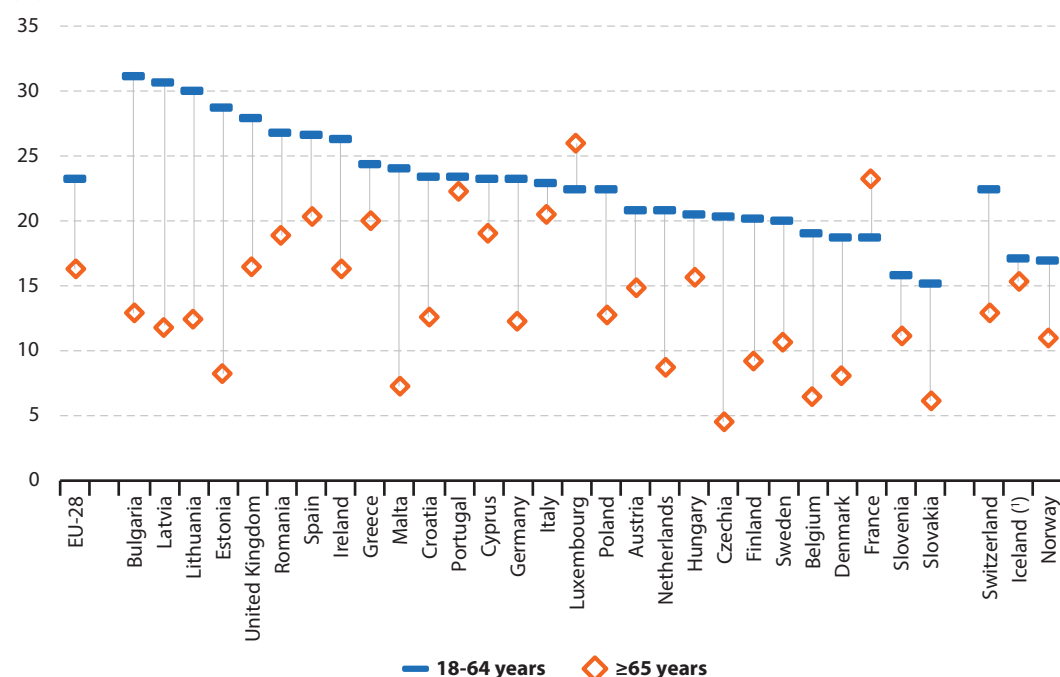
Older people experienced a lower level of income inequality

Pensions, social security payments and taxes are some of the main tools that can

be used by policymakers to reduce income inequalities among older people. In 2017, almost one quarter (23.3 %) of the EU-28 working-age population (18-64 years) had an income that was at least 50 % higher than the median equivalised net income. There was less income inequality among older people (aged 65 years or more), as 16.3 % of this subpopulation had an income that was at least 50 % higher than the median.

This pattern — lower income inequality for older people (compared with the working-age population) — was repeated in the vast majority of EU Member States; in 2017, the only exceptions were Luxembourg and France (see Figure 5.13).

Figure 5.13: People with an income ≥ 150 % of median equivalised net income, by age class, 2017 (%)



(¹) 2016.

Source: Eurostat (online data code: [ilc_di20](#))

The risk of poverty among older people

A person **at risk of poverty** is someone who (despite **social transfers**) has a level of income less than 60 % of the median income for the total population. In 2017, there were 85.3 million people at risk of poverty in the EU-28, some 14.5 million of these were older people (aged 65 years or more).

Older women were more often at risk of poverty

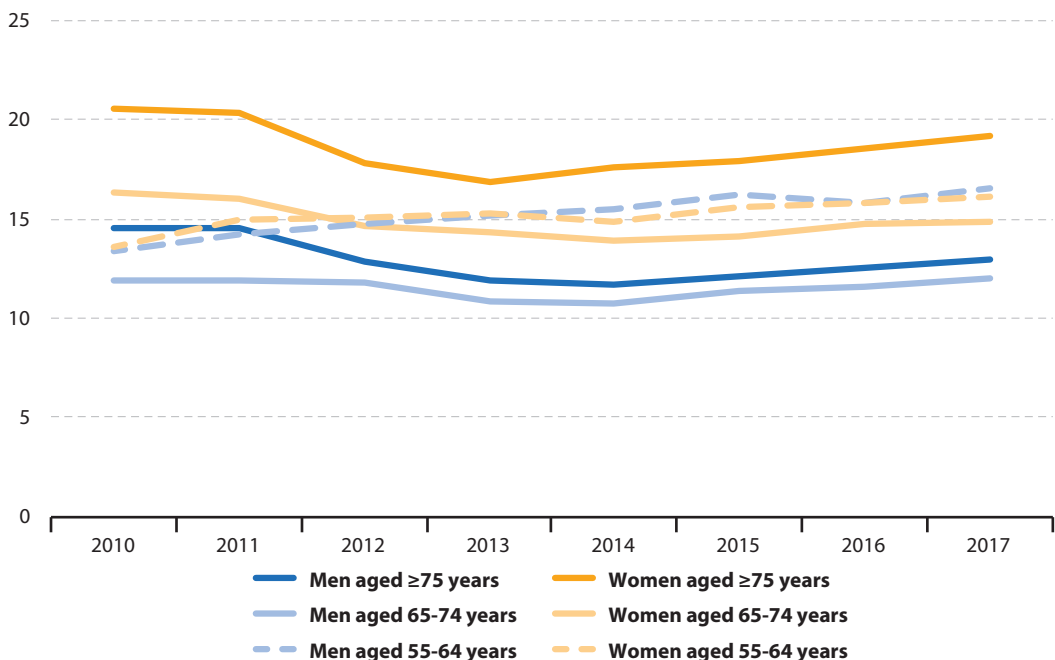
During their working lives, it is more common for women to take career breaks, to work part-time and in lower paid jobs or to permanently withdraw from the labour market. As a result, their pension entitlements are often much lower; this means that women, in particular, face an increased risk of poverty upon reaching

retirement and this risk increases with older age (likely reflecting the higher share of older women who are widowed).

In 2017, almost one fifth (19.2 %) of women aged 75 years or more in the EU-28 were at risk of poverty; this was 6.2 **percentage points** higher than the corresponding rate for men of the same age (see Figure 5.14). A gender gap was also evident for those aged 65-74 years, as the risk of poverty among women of this age (14.9 %) was 2.9 percentage points higher than that for men.

Recent years have seen a gradual increase in the prevalence of in-work poverty across the EU. This pattern was reflected in a higher risk of poverty between 2010 and 2017 for both men and women aged 55-64 years. It is interesting to note that there was almost no difference in the risk of poverty between the sexes for this age group.

Figure 5.14: At-risk-of-poverty rate among people aged ≥55 years, by sex and age class, EU-28, 2010-2017 (%)



Note: the at-risk-of-poverty rate is based on a cut-off point = 60 % of median equivalised income after social transfers. Pensions are excluded from this indicator.

Source: Eurostat (online data code: ilc_li02)

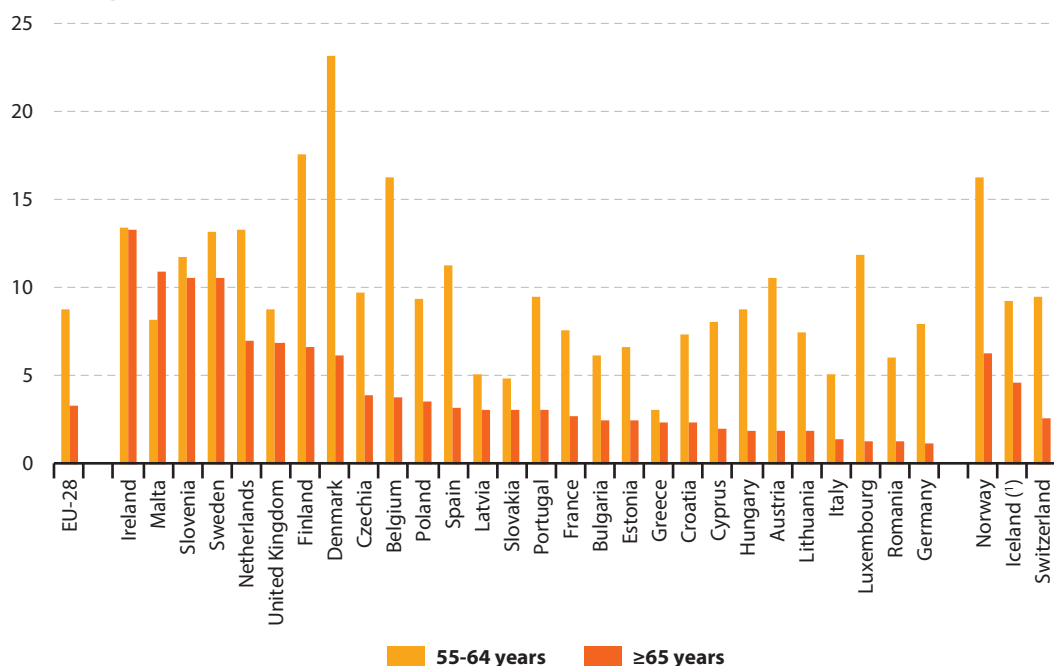


As noted above, policymakers have a range of tools that may be used to lower the risk of poverty among older people nearing retirement. Figure 5.15 shows the impact that social transfers have on reducing the risk of poverty; note that pensions are excluded from these figures (that focus on other forms of social transfers).

In 2017, social transfers in the EU-28 reduced the risk of poverty among people aged 55-64 years by 8.7 percentage points, while the corresponding reduction for older people (aged 65 years or more) was 3.3 percentage points. In all but one of the EU Member States (Malta being the exception),

social transfers led to a greater reduction in the risk of poverty among people aged 55-64 years than among people aged 65 years or more; this is perhaps unsurprising given that pensions are excluded from the analysis. The impact of social transfers on reducing the risk of poverty among older people was in double-digits for four Member States: they led to the risk of poverty being reduced by 10.0-11.0 percentage points in Sweden, Slovenia and Malta, while an even larger reduction was recorded in Ireland (13.3 percentage points). At the other end of the range, their impact was just over 1.0 percentage points in Germany and Romania.

Figure 5.15: Reduction in the at-risk-of-poverty rate as a result of social transfers, by age class, 2017 (percentage points)



Note: the at-risk-of-poverty rate is based on a cut-off point = 60 % of median equivalised income. Pensions are excluded. The figure is ranked on the reduction in the at-risk-of-poverty rate for people aged ≥65 years.

(¹) 2016.

Source: Eurostat (online data codes: [ilc_li02](#) and [ilc_li10](#))

Almost 10 % of older people in work were at risk of poverty

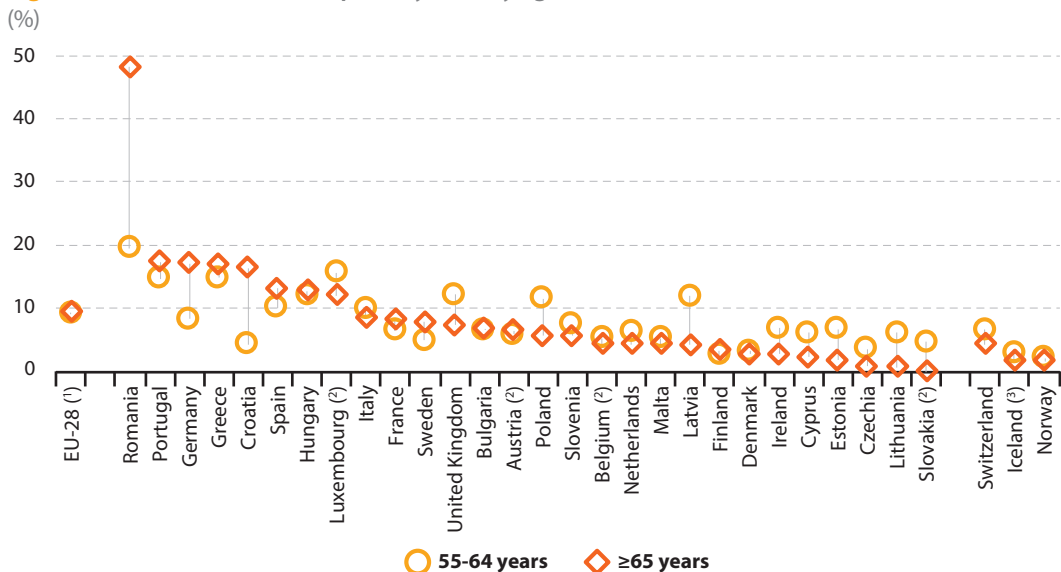
As people live longer and healthier lives, a growing share of older people are choosing to remain in the **labour force**, even after they have passed the statutory retirement age. This could reflect high levels of job satisfaction, or alternatively, it might indicate the inadequacy of pension entitlements and other social transfers which could result in a larger share of older people deciding (they need) to remain within the labour force.

Figure 5.16 shows that there was little difference in the EU-28 as a whole concerning the risk of in-work poverty across the generations. In 2017, this risk touched almost 1 in 10 (9.4 %) persons aged 65 years or more who remained in work, which was the same rate as for all working adults aged 18 years or more. The rate was slightly lower (9.2 %) for people aged 55-64 years who were in work.

Across the EU Member States, the risk of in-work poverty was particularly high for older people in Romania, as almost half (48.2 %) of all older people still in-work were at risk of poverty in 2017; this may be linked to a high share of the workforce being composed of **subsistence farmers**. The risk of in-work poverty among older people was considerably lower in the remaining Member States, with the next highest rates recorded in Portugal (17.4 %), Germany (17.1 %), Greece (16.9 %) and Croatia (16.4 %). By contrast, there were 20 EU Member States where the risk of in-work poverty among older people was lower than 10.0 %.

In Croatia, the risk of in-work poverty among older people (aged 65 years or more) was 3.7 times as high as the rate for people aged 55-64 years; a similar pattern was evident in Romania and Germany, where the risk of in-work poverty was at least twice as high for older people. By contrast, there were 16 EU Member States where the risk of in-work poverty was lower for older people than it was for people aged 55-64 years.

Figure 5.16: In-work at-risk-of-poverty rate, by age class, 2017



Note: the in-work at-risk-of-poverty rate is based on a cut-off point = 60 % of median equivalised income and is calculated for people who were employed for more than half of the reference year. The figure is ranked on the in-work at-risk-of-poverty rate for people aged ≥65 years.

(1) ≥65 years: estimate.

(2) ≥65 years: low reliability.

(3) 2016.

Source: Eurostat (online data code: [ilc_iw01](#))



Wealth and debt of older people

The life-cycle model — as described at the start of this chapter — shows that most people can expect their asset income to accumulate over their working lives. Once they reach retirement, people generally start to draw down on their savings or decide to cash in a private pension plan or other forms of investment.

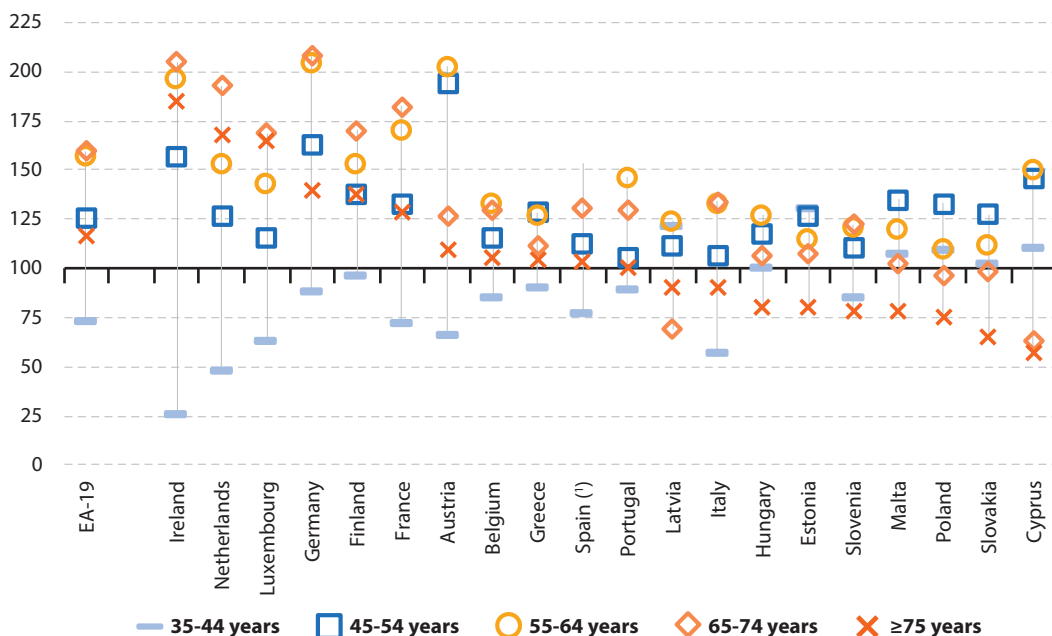
The net wealth of households generally grows during the course of working lives

Figure 5.17 shows the median net wealth of households by age of reference person. In 2014, households in the euro area with a reference person aged 55-64 years had a net wealth that was 57.1 % higher than the median for all households; a slightly higher share (59.8 %) was recorded for households

where the reference person was aged 65-74 years. Although the net wealth of households where the reference person was aged 75 years or more declined (compared with other older people), it remained above the median for all households.

In most of the EU Member States shown in Figure 5.17, the highest levels of net wealth were recorded for households where the reference person was aged either 55-64 years or 65-74 years. In those western and [Nordic Member States](#) that are shown, the net wealth of all households with a reference person aged 55 years or more was above average (for all three age groups covering people aged 55 years or more); this pattern may be linked, at least in part, to a dramatic increase in property prices that benefitted (some) older people while making it difficult for younger generations to get on the housing ladder.

Figure 5.17: Median net wealth of households, by age class, 2014
(households based on age of reference person, relative to median for all households = 100)



Note: net wealth is the difference between total household assets and total household liabilities. Assets include real assets (property, vehicles, valuables) and financial assets (deposits, savings, funds, bonds, shares, pension plans, life insurance); liabilities include mortgages, loans, overdrafts and credit card debt. The data shown relate to the second wave of the survey, conducted between 2013 and the first half of 2015. The survey was conducted in euro area countries as well as in Hungary and Poland. Lithuania: not available. The figure is ranked on the median net wealth of households where the reference person was aged ≥75 years.

(*) Survey conducted in 2011 and 2012.

Source: European Central Bank, Household Finance and Consumption Network (HFCN)

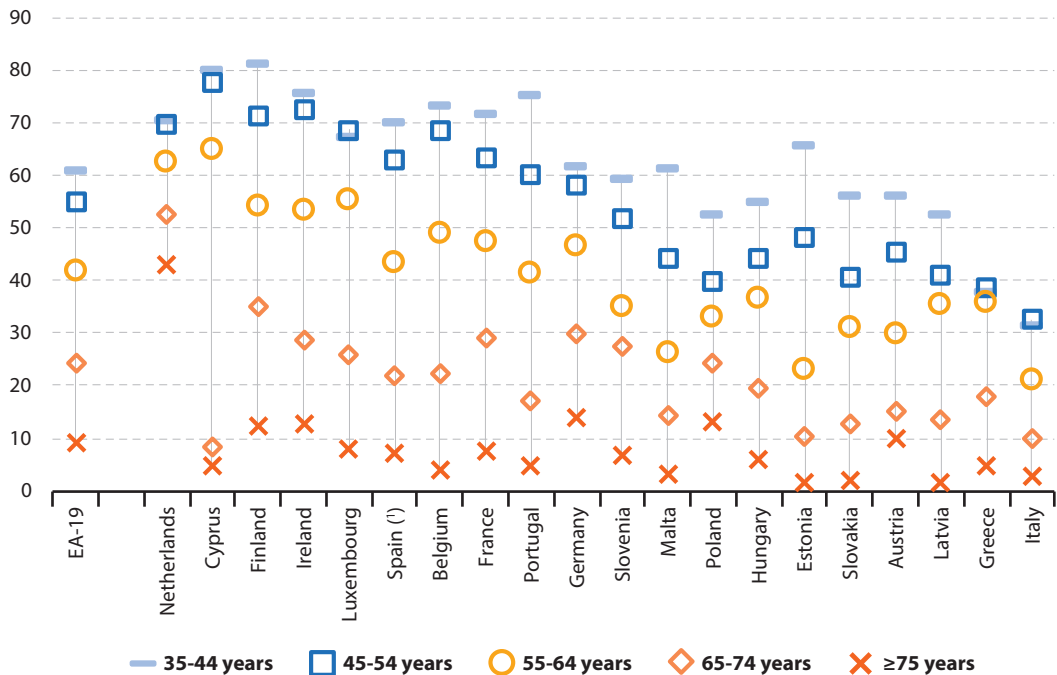
Older people were less likely to be holding debt

In 2014, close to half (42.4 %) of all households in the euro area were holding debt; debt instruments include mortgages, loans, overdrafts and credit card debt. As may be expected from the life-cycle model, older people generally had lower levels of debt than younger generations: while 9.3 % of households in the euro area with a reference person aged 75 years or more were holding debt, this share was considerably

higher (60.9 %) for households where the reference person was aged 35-44 years.

Figure 5.18 shows that the proportion of households holding debt was consistently lower (than the average for all households) in those households with reference persons aged 55 years or more (for all three age groups). The likelihood of holding debt fell as a function of age: in each of the EU Member States shown, the lowest proportion of households holding debt was recorded for households where the reference person was aged 75 years or more.

Figure 5.18: Households holding debt, by age class, 2014
(% of households based on age of reference person)



Note: debt instruments include mortgages, loans, overdrafts and credit card debt. The data shown relate to the second wave of the survey, conducted between 2013 and the first half of 2015. The survey was conducted in euro area countries as well as in Hungary and Poland. Lithuania: not available. The figure is ranked on the proportion of all households holding debt.

(*) Survey conducted in 2011 and 2012.

Source: European Central Bank, Household Finance and Consumption Network (HFCN)



Expenditure of older people

The value of pensions can be eroded over time if the price of goods and services increases at a faster rate than pensions. Some EU Member States directly link their pensions to **inflation**, the cost of living or wage growth in an attempt to maintain the quality of life enjoyed by older people (index-linked pensions).

Households with retired people usually had lower than average levels of consumption expenditure

In 2015, mean consumption expenditure among households where the reference person was retired averaged 21 106 PPS across the whole of the EU-28. Expenditure peaked at 52 946 PPS in Luxembourg, with the next highest levels of mean consumption expenditure recorded in Belgium and Austria (both close to 30 000 PPS per household). At the other end of the range, the lowest levels of mean consumption expenditure among households where the reference person was retired — less than 10 000 PPS — were recorded in Estonia, Bulgaria, Romania and Latvia (where the lowest level of expenditure was recorded, an average of 8 132 PPS per household).

Households where the reference person was retired usually had a lower level of consumption expenditure than the average for all households (see Figure 5.19); this may be linked to the fact that once people have reached the age of retirement it is relatively

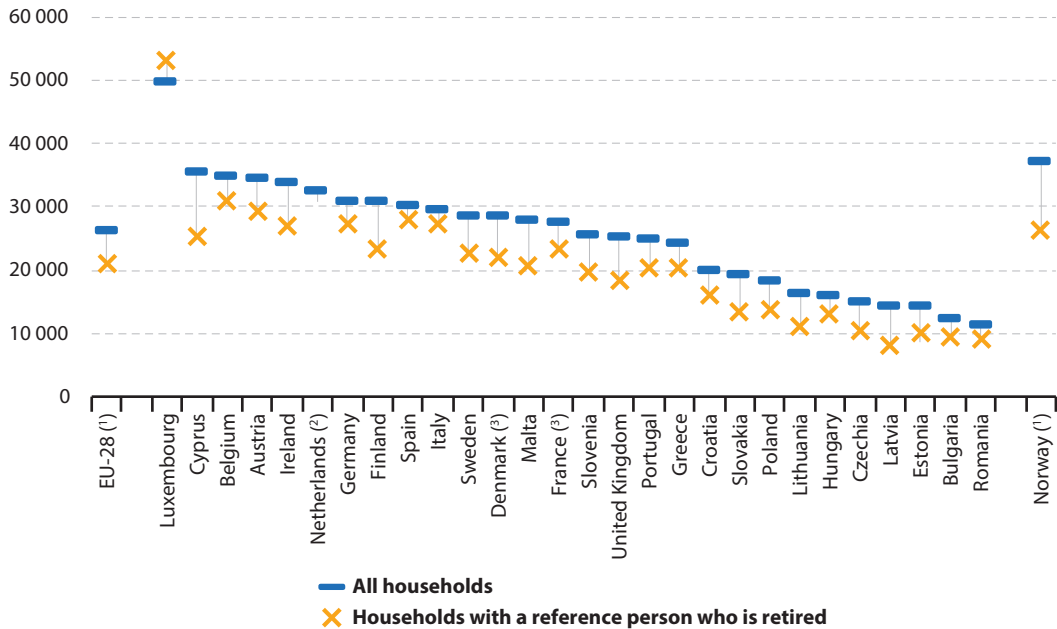
Measuring expenditure patterns

Household budget surveys (HBS) focus on collecting information about household expenditure on goods and services; expenditure made is recorded at the price actually paid (including indirect taxes, such as VAT). Changes in the structure of household consumption expenditure will, to some degree, reflect the income elasticity of demand. As consumers get older, healthcare services may become more of a necessity (a reduction in elasticity), while new clothes or transport services may be considered more of a luxury (an increase in elasticity). Ageing populations will have an impact on the overall structure of consumption: for example, the growing number of very old people will likely result in increased demand for a range of health and long-term care services that are specifically adapted to the needs of very old people.

common that they have already purchased most of the things that they want/need. In 2015, EU-28 households where the reference person was retired spent, on average, about four fifths (80.5 %) of the average level of expenditure across all households; this pattern was repeated in the vast majority of the EU Member States. The only exception was Luxembourg, where the level of consumption enjoyed by households where the reference person was retired was 6.2 % higher than the average for all households.

Figure 5.19: Mean consumption expenditure, by type of household, 2015

(PPS)

⁽¹⁾ Households with a reference person who is retired: estimate.⁽²⁾ Households with a reference person who is retired: not available.⁽³⁾ 2010.Source: Eurostat (online data codes: [hbs_exp_t135](#) and [hbs_exp_t131](#))

Households with older people spend proportionally more of their income on health

The structure of household consumption expenditure differs between age groups: in 2015, EU-28 households with a reference person aged 60 years or more tended to spend proportionally more of their expenditure on health (41 % higher than the share for all households), on housing (including utilities and fuel payments; 11 % higher), on food and non-alcoholic beverages (9 % higher) or on furnishings, household equipment and routine maintenance (8 % higher).

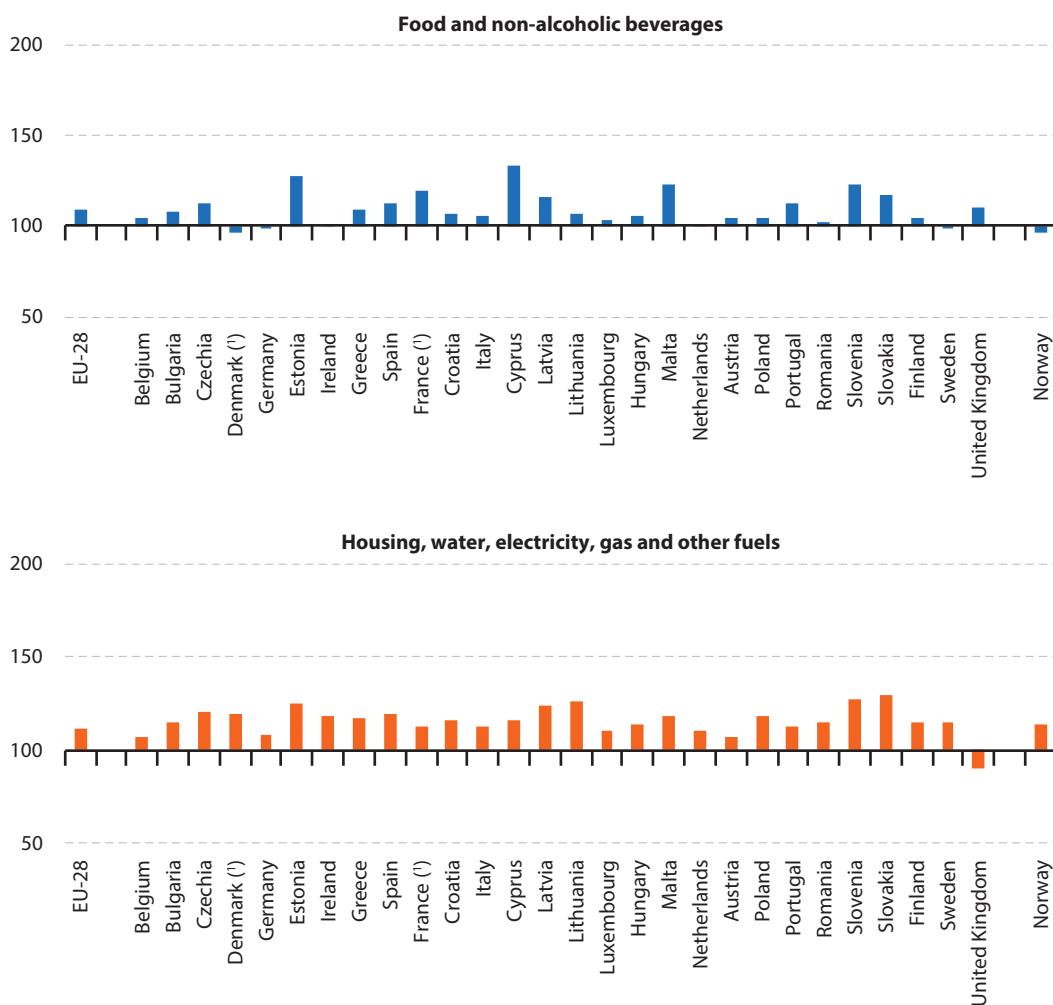
In the [Baltic Member States](#) and Romania, households with a reference person aged 60 years or more spent a relatively large proportion of their expenditure on health — at least 65 % more than the average spend for all households in 2015. The United

Kingdom was the only EU Member State where households with a reference person aged 60 years or more did not spend a higher than average (for all households) share of their total expenditure on housing, water, electricity, gas and other fuels (see Figure 5.20).

By contrast, EU-28 households with a reference person aged 60 years or more spent a lower proportion of their total expenditure on clothing and footwear (26 % less than the average for all households), on restaurants and hotels (23 % less), on transport (20 % less) and on communications (12 % less). Among the EU Member States, Malta was the only exception insofar as Maltese households with a reference person aged 60 years or more spent a (slightly) higher than average proportion of their total expenditure on communications (see Figure 5.21).



Figure 5.20: Relative consumption expenditure of households with a reference person aged ≥ 60 years — relatively high levels of consumption for older people, 2015
(%, relative to the share for all households = 100)

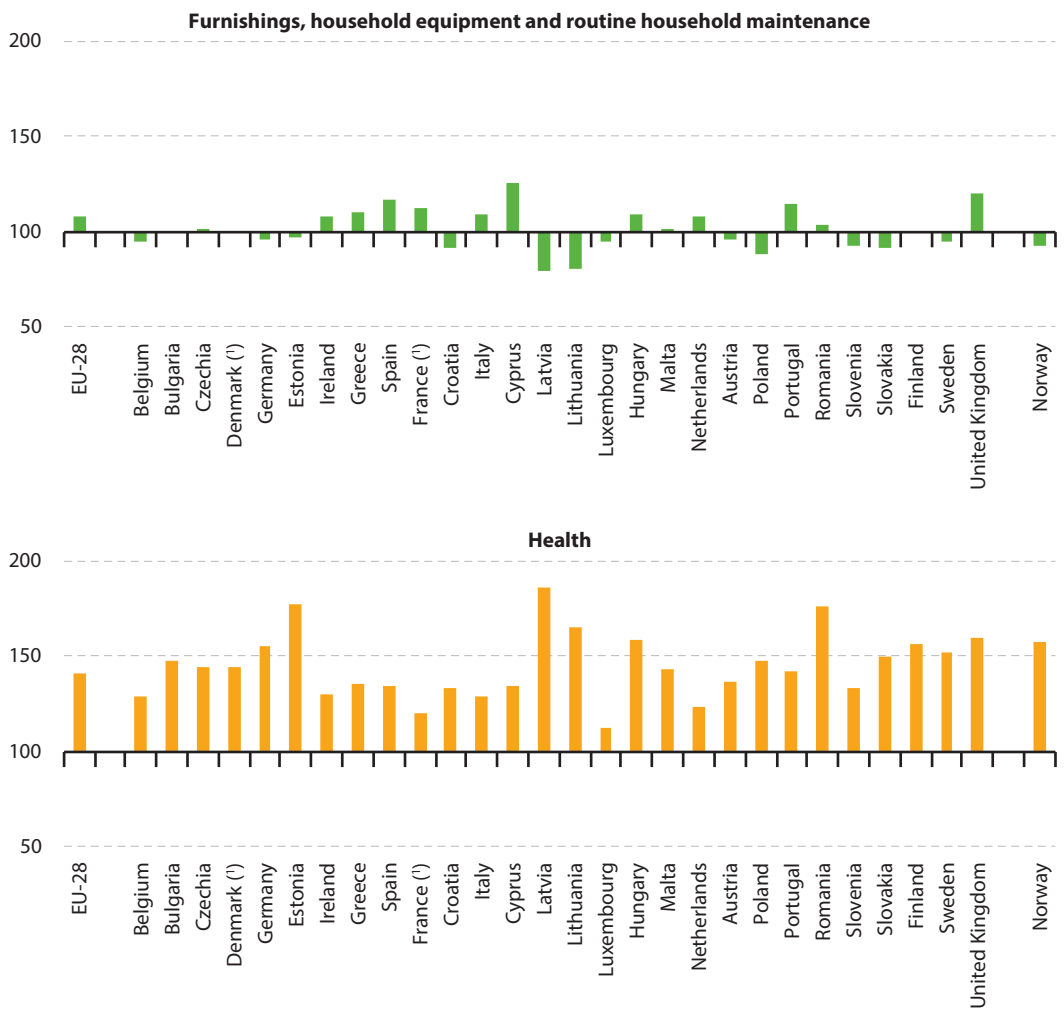


Note: the four consumption items shown are those where households in the EU with a reference person aged ≥ 60 years spent a disproportionately high share of their total expenditure (when compared with all households).

(*) 2010.

Source: Eurostat (online data codes: [hbs_str_t225](#) and [hbs_str_t211](#))

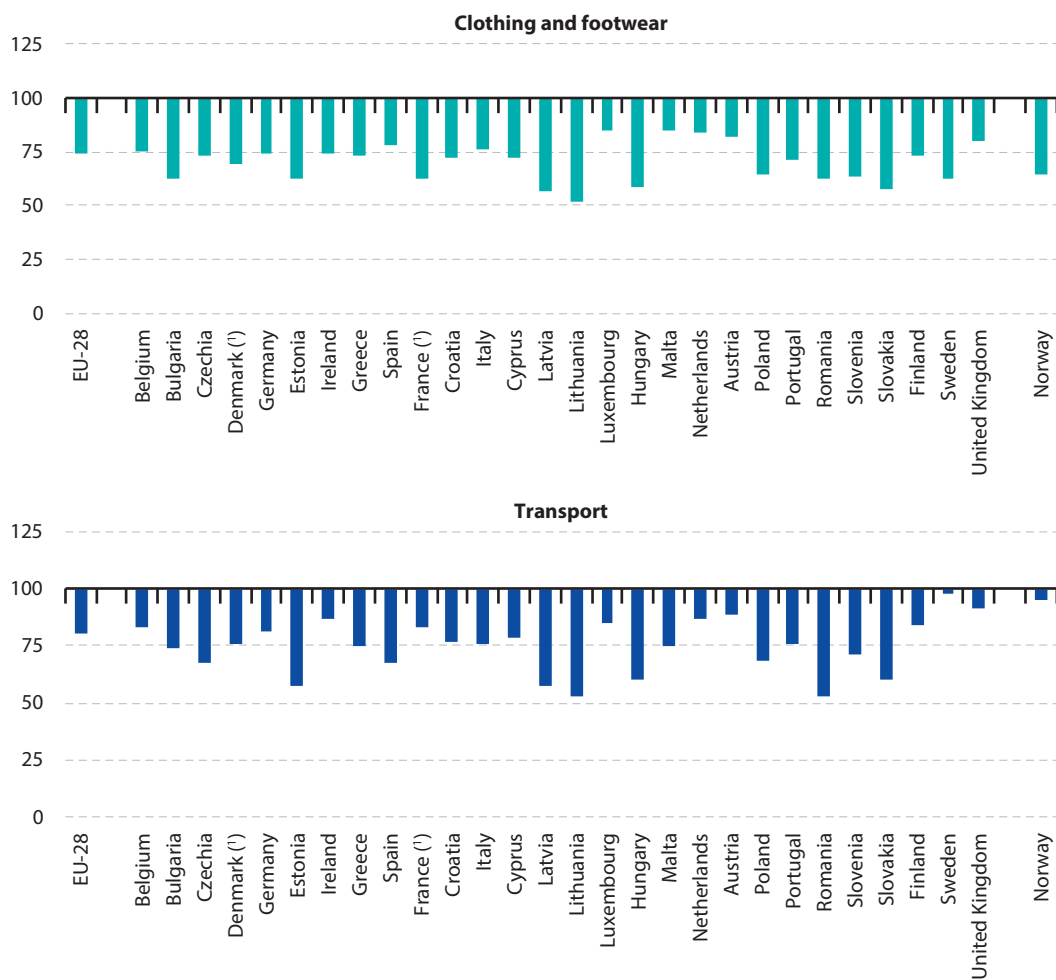
Figure 5.20 (continued): Relative consumption expenditure of households with a reference person aged ≥60 years — relatively high levels of consumption for older people, 2015
(%, relative to the share for all households = 100)



Note: the four consumption items shown are those where households in the EU with a reference person aged ≥60 years spent a disproportionately high share of their total expenditure (when compared with all households).
(*) 2010.
Source: Eurostat (online data codes: [hbs_str_t225](#) and [hbs_str_t211](#))



Figure 5.21: Relative consumption expenditure of households with a reference person aged ≥60 years — relatively low levels of consumption for older people, 2015
(%, relative to the share for all households = 100)

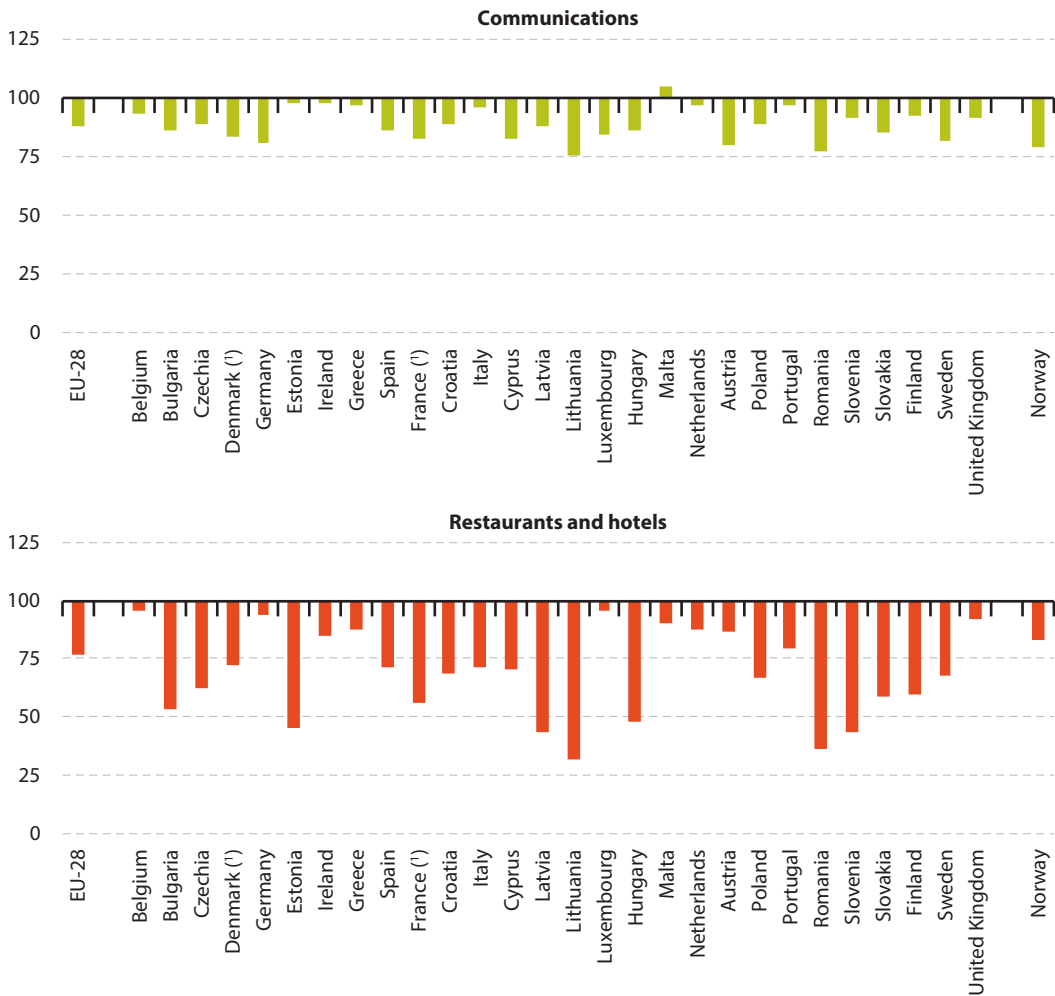


Note: the four consumption items shown are those where households in the EU with a reference person aged ≥60 years spend a disproportionately low share of their total expenditure (when compared with all households), excluding education.

(*) 2010.

Source: Eurostat (online data codes: [hbs_str_t225](#) and [hbs_str_t211](#))

Figure 5.21 (continued): Relative consumption expenditure of households with a reference person aged ≥ 60 years — relatively low levels of consumption for older people, 2015
(%, relative to the share for all households = 100)



Note: the four consumption items shown are those where households in the EU with a reference person aged ≥ 60 years spend a disproportionately low share of their total expenditure (when compared with all households), excluding education.

(*) 2010.

Source: Eurostat (online data codes: [hbs_str_t225](#) and [hbs_str_t211](#))



More than one third of all older people living alone was unable to face unexpected financial expenses

While financial resources are the main factor in determining the risk of poverty, the focus for measuring **material deprivation** is on being able to afford/the enforced inability (rather than choice) to pay for a range of basic products and services; many of these products and services are considered necessary for a normal standard of living.

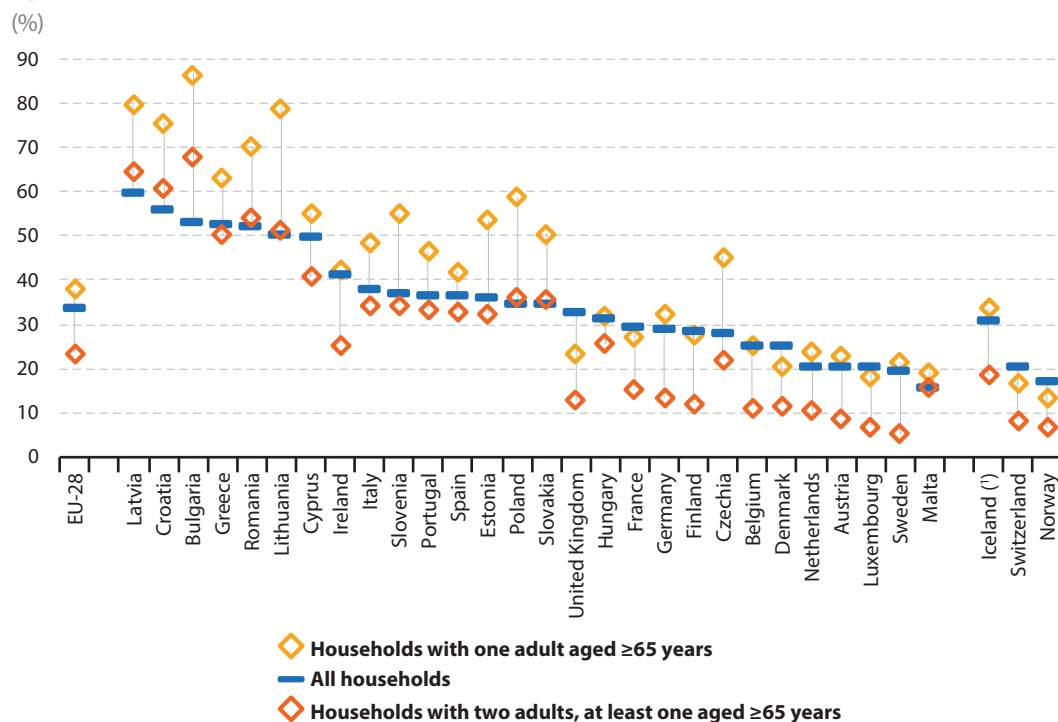
In 2017, around one third (33.8 %) of all EU-28 households were unable to face unexpected financial expenses ^(*). Older people (aged 65 years or more) living alone in the EU-28 were less able (38.0 %) than the average for all households to face unexpected financial

expenses, while households composed of two adults (at least one of which was aged 65 years or more) were less likely to experience such difficulties (23.4 %).

Figure 5.22 shows that in those EU Member States where a relatively high share of all households was unable to face unexpected financial expenses in 2017, it was common to find that households with older people faced even greater difficulties. On the other hand, in those Member States where a relatively low proportion of all households were unable to face unexpected financial expenses — principally across western and Nordic Member States — it was commonplace for an even lower share of households composed of older people to face such difficulties.

(*) Note that within the survey for *EU statistics on income and living conditions (EU-SILC)* there may be some variation between countries in terms of the unexpected financial expenses that are covered — examples include financing medical surgery, a funeral, a house repair, or replacing consumer durables such as a new washing machine or a car.

Figure 5.22: Households unable to face unexpected financial expenses, by type of household, 2017



(!) 2016.

Source: Eurostat (online data code: [ilc_mdcs04](#))

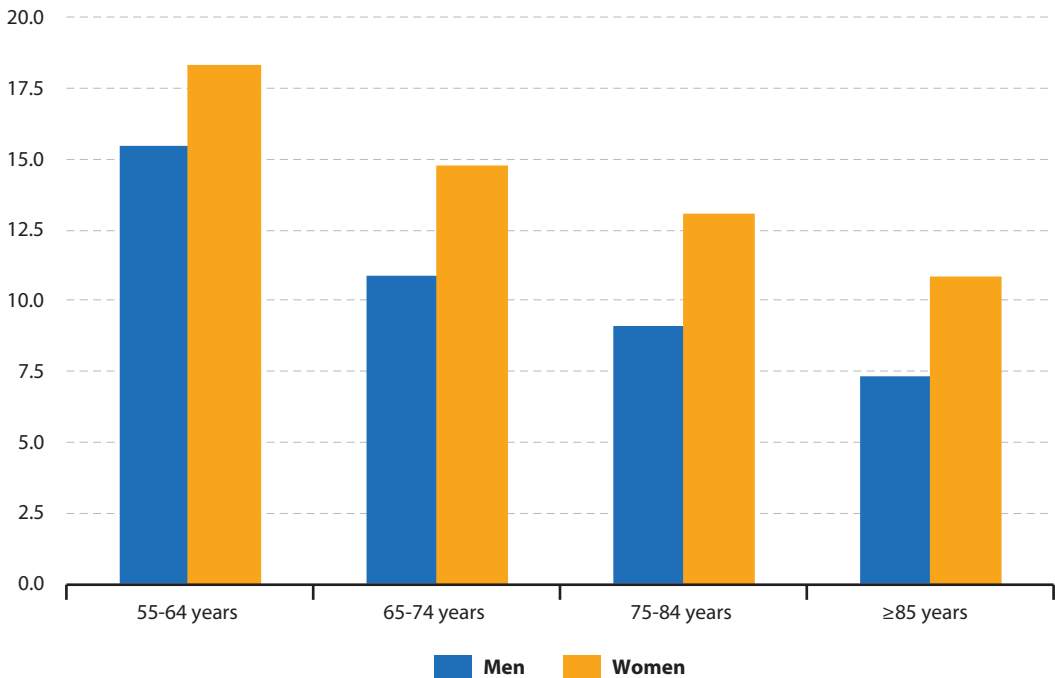
Older women were more likely to be in a position where they could not afford to spend a small amount of money on themselves each week

Figure 5.23 provides information on a related topic, namely, the inability of people to afford to spend a small amount of money on themselves each week; examples include being able to go to the cinema, to buy a magazine or an ice cream.

A relatively high share of the EU-28 population at the end of their working lives (55-64 years) faces various forms of in-work poverty, deprivation and exclusion. In 2015, 17.0 % of people aged 55-64 years in the EU-28 could not afford to spend a small amount of money on themselves, while just 9.6 % of very old people aged 85 years or more were unable to afford to spend a small amount of money on themselves. This form of material deprivation was systematically more prevalent among older women (than men) for each of the age groups presented.

Figure 5.23: People aged ≥55 years who cannot afford to spend a small amount of money on themselves each week, by sex and age group, EU-28, 2015

(%)



Note: the indicator measures the share of people who are not able to freely spend money on themselves each week, for example, to go to the cinema, to buy a magazine or an ice-cream. Estimates.

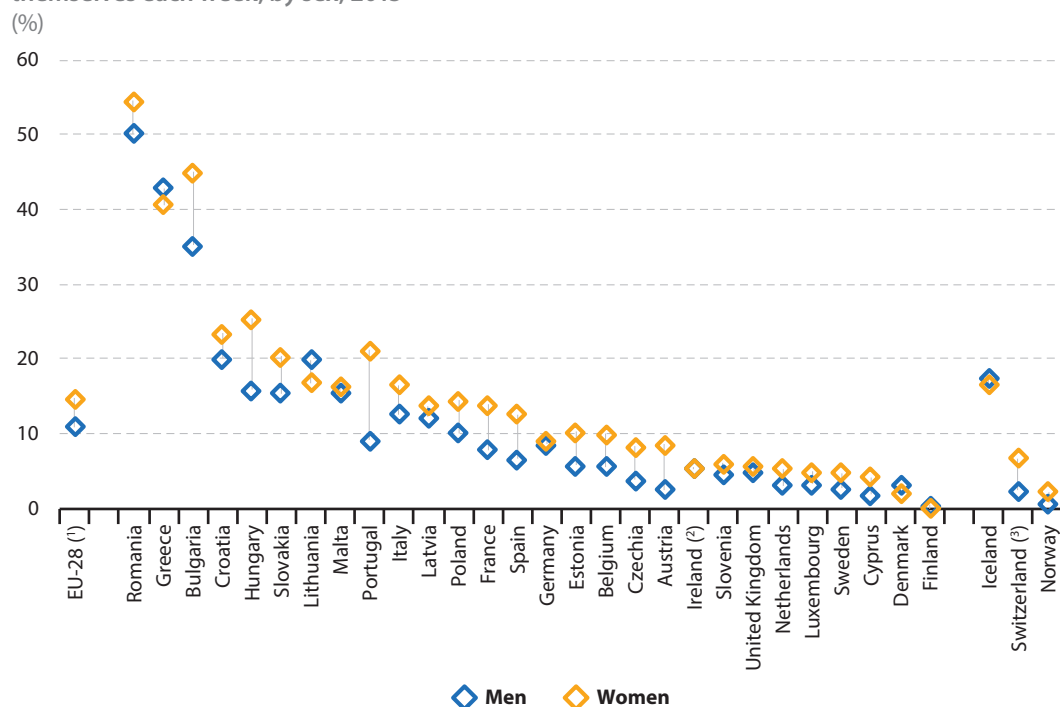
Source: Eurostat (online data code: [ilc_mdcs12a](#))



There was a considerable degree of disparity between the EU Member States in terms of the proportion of older people (aged 65-74 years) who could not afford to spend a small amount of money on themselves each week (see Figure 5.24). In 2015, more than half of the older people (both sexes) living in Romania faced this problem (52.6 %), while upwards of 40.0 % of the older people living in Greece and Bulgaria could not afford to spend a small amount of money on themselves each week. By contrast, there were six EU Member States where the share

of older people (both sexes) unable to spend a small amount of money on themselves was less than 5.0 %; the lowest share being recorded in Finland (0.2 %). Older women were generally more likely (than older men) to be in a position where they could not afford to spend a small amount of money on themselves each week with the largest gender gaps in Bulgaria and Portugal. The only exceptions to this pattern were in Lithuania, Greece, Denmark, Finland and Ireland.

Figure 5.24: People aged 65-74 years who cannot afford to spend a small amount of money on themselves each week, by sex, 2015



Note: the indicator measures the share of people who are not able to freely spend money on themselves each week, for example, to go to the cinema, to buy a magazine or an ice cream. The figure is ranked on the share of all people (both sexes) aged 65-74 years who cannot afford to spend a small amount of money on themselves each week.

⁽¹⁾ Estimates.

⁽²⁾ Low reliability.

⁽³⁾ 2014.

Source: Eurostat (online data code: [ilc_mdcs12a](#))

6

Social life and opinions





This final chapter looks at some of the ways that older people spend their time: playing sports and trying to remain fit; participating in cultural activities, tourism and/or social media; returning to education; carrying out voluntary activities; or socialising with family and friends. All of these activities provide a means for older people to remain active and connected to other members of society, through a network of supportive relationships, with policymakers and healthcare professionals generally agreeing this is beneficial for being happier and more content in older age.

Defining physical activity within the context of the EU survey on income and living conditions

Within the **EU survey on income and living conditions (EU-SILC)**, the indicator on the total time spent on physical activity outside of work — as measured by the ad-hoc module in 2017 — concerns only those activities that:

- cause at least a small increase in breathing or heart rate (in other words, at least moderately demanding physical activities);
- are performed for at least 10 minutes continuously (in other words, without interruption).

As such, the information presented below is based exclusively on non-work-related physical activities, such as: sports and fitness, recreational leisure activities (for example, Nordic walking, brisk walking, cycling), or transport/commuting activities (for example, walking or cycling to work/school/college).

Physical activity of older people

People at work often exert themselves either physically or mentally — which may help them to remain healthy. In a similar vein, many older people try fight against the inevitability of ageing by trying to remain active and fit — keeping their bodies flexible and strong, or stimulating their intellect to keep their minds sharp.

One third of people aged 75 years or more spent at least three hours per week on physical activity

In 2017, less than half (44.8 %) of the **EU-28** adult population (aged 16 years or more) spent at least three hours per week on physical activity outside of work; the share for people aged 50-64 years was slightly lower, at 43.5 %. It is interesting to note that a somewhat higher proportion of people aged 65-74 years spent at least three hours per week on physical activity (45.1 %) — perhaps reflecting the additional free time that is available to pensioners — but then tailed off as people became older, falling to 33.5 % for those aged 75 years or more.

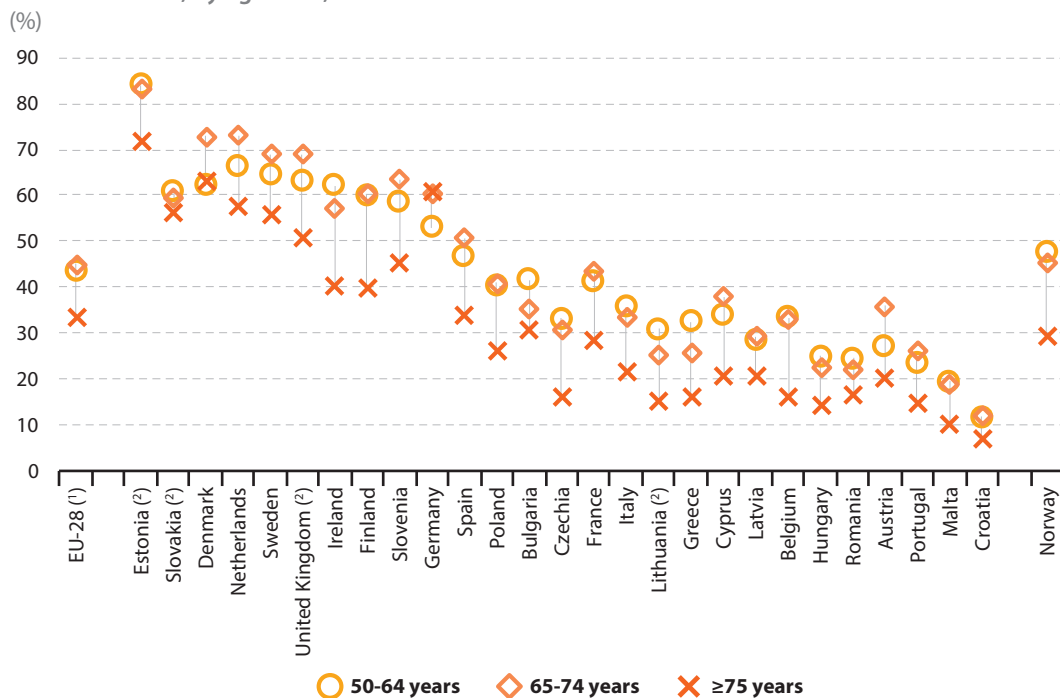
In 2017, the proportion of people aged 75 years or more spending at least three hours per week on physical activity (outside of work) peaked at 71.8 % in Estonia (see Figure 6.1). There were six other **European Union (EU)** Member States where more than half of this age group spent at least three hours per week on physical activity: Denmark, Germany, the Netherlands, Slovakia, Sweden and the United Kingdom.



In most of the Member States, the share of people aged 75 years or more spending at least three hours per week on physical activity was lower than the share for people aged 65-74 years, reflecting increasing levels of illness, disease and frailty among older people. However, a different pattern was

observed in Germany: as the share of people aged 75 years or more spending at least three hours per week on physical activity (60.8 %) was not only marginally higher than the share for people aged 65-74 years (60.4 %) but also higher than the average for the whole of the adult population (54.4 %).

Figure 6.1: People aged ≥50 years spending at least three hours per week on physical activity outside of work, by age class, 2017



Note: Luxembourg, not available. The figure is ranked on the share of the adult population (aged ≥16 years) spending at least three hours per week on physical activity outside of work.

(1) Estimates.

(2) Low reliability.

Source: Eurostat (online data code: [ilc_hch07](#))



Older people participating in cultural activities

Culture can enhance the quality of life: it provides an opportunity to engage with the world and may promote feelings of belonging, thereby contributing to well-being. The information presented below relates to a 2015 ad-hoc module that formed part of the EU survey on income and living conditions.

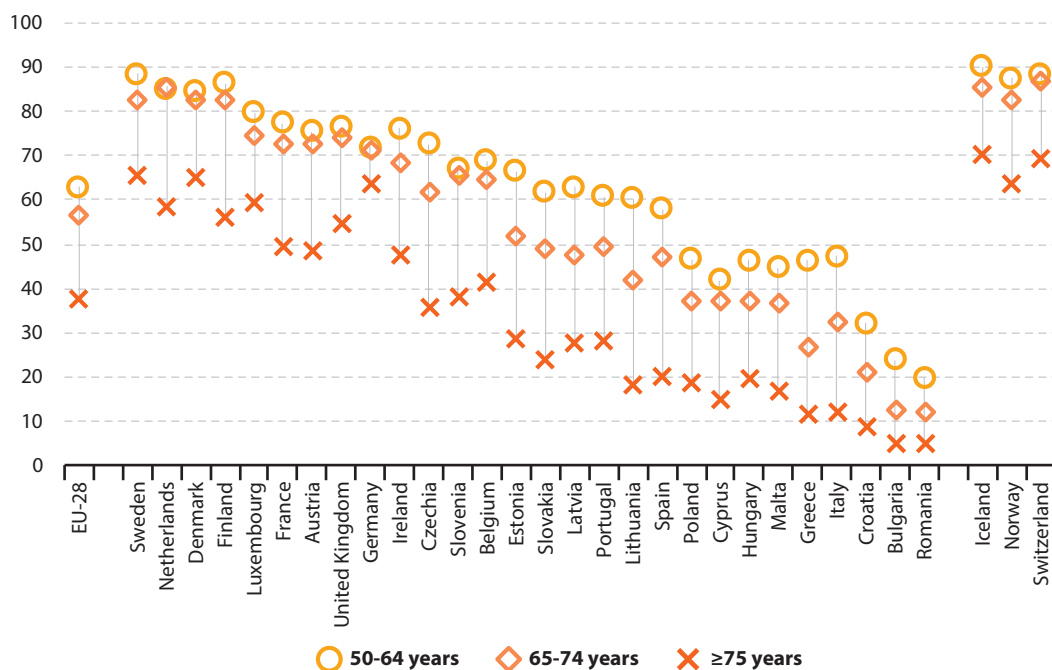
More than one third of people aged 75 years or more participated in cultural/sporting events

Participation in cultural and/or sporting events tends to decline as the population

gets older. This may be linked to a range of issues, including: not having any interest; not having transport; poor health; lower levels of income; or living away from urban centres (where a majority of events take place).

In 2015, almost two thirds (62.9 %) of the EU-28 population aged 50–64 years participated in cultural and/or sporting events (at least once during the 12 months preceding the survey); lower shares were recorded for people aged 65–74 years (56.7 %) and for people aged 75 years or more (37.6 %). This pattern of falling participation rates for older people was repeated in each of the EU Member States, other than a marginal increase in the participation rate for people aged 65–74 years in the Netherlands (see Figure 6.2).

Figure 6.2: People aged ≥50 years participating in cultural and/or sporting events, by age class, 2015
(% participating at least once in the previous 12 months)



Note: cultural and sporting events are defined as trips to the cinema, live performances (theatre, music concerts, ballet), trips to cultural sites (historical monuments, museums, art galleries or archaeological sites) or sporting events. The figure is ranked on the share of the adult population (aged ≥16 years) participating in cultural and/or sporting events.

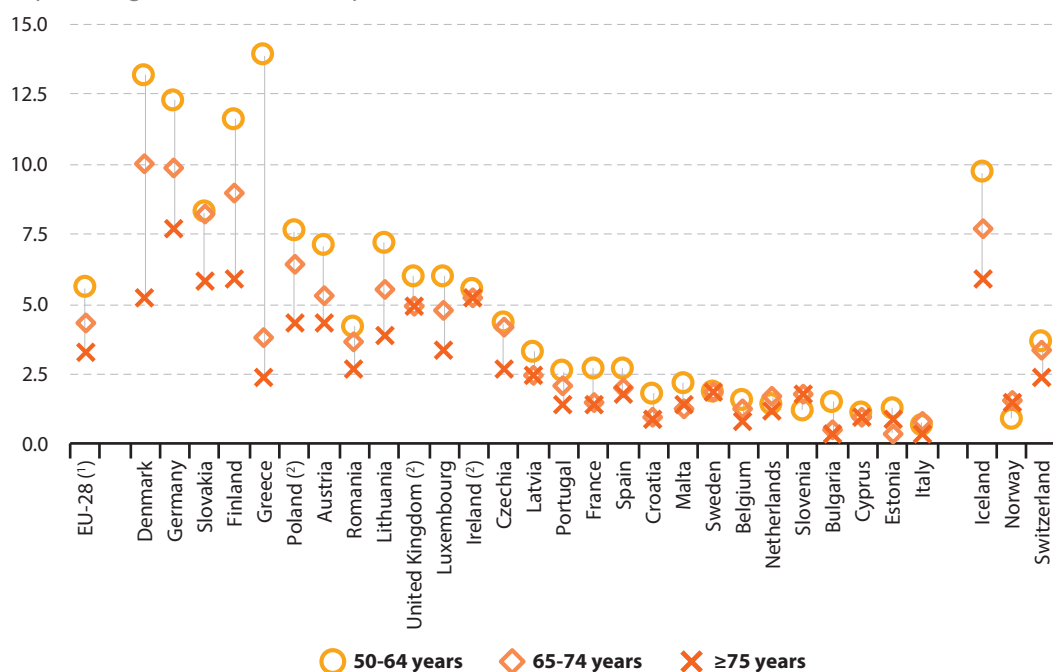
Source: Eurostat (online data code: [ilc_scp01](#))



Among older people, the highest levels of participation in cultural and/or sporting events in 2015 were generally recorded in western and northern EU Member States; while this pattern also existed across the whole of the adult population (aged 16 years or more) it became more apparent for older age groups. For example, more than half of the population aged 75 years or more in the United Kingdom, the Netherlands, Luxembourg, Germany, Denmark and Sweden participated in cultural and/or sporting events.

In keeping with participation rates for cultural and/or sporting events, the share of people practicing artistic activities generally fell as a function of age. The share of people practicing artistic activities — both among the adult population at large or more specifically older people — was relatively low. In 2015, 4.3 % of the EU-28 population aged 65-74 years were practicing an artistic activity (at least once during the 12 months preceding the survey), while the share for people aged 75 years or more was lower, at 3.3 % (see Figure 6.3).

Figure 6.3: People aged ≥50 years practising artistic activities, by age class, 2015
(% practicing at least once in the previous 12 months)



Note: artistic activities include playing an instrument, composing music, singing, dancing, acting, photography, making videos, drawing, painting, carving or doing other visual arts/handcrafts, writing poems, short stories, fiction, and so on. Only activities performed as a hobby should be included. The figure is ranked on the share of the adult population (aged ≥16 years) practising artistic activities.

(1) Estimates.

(2) Low reliability.

Source: Eurostat (online data code: [ilc_scp07](#))



Education and digital society among older people

Learning is no longer confined to a single, specific phase of life covered by the years spent at school, college and/or university; rather, it has become a dynamic process covering all stages of life. [Education](#) has the potential to increase the productivity of older people, extend their careers, or improve their skills and knowledge. [Lifelong learning](#) enables people to lead more active and fulfilling lives, with a growing number of older people attending adult education courses or going (back) to university.

Approximately 1 in 15 people aged 55-64 years participated in education and training

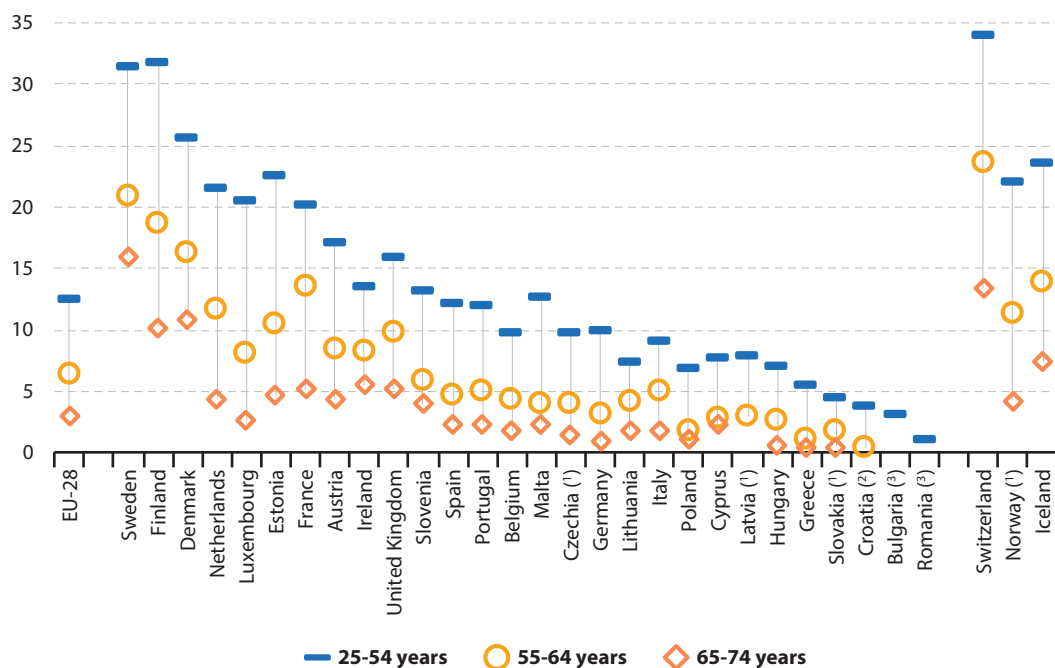
Policymakers have recently turned their attention towards older people, hoping that

their increased participation in education and training will give them the necessary skills and motivation to remain within the labour force.

Despite new opportunities opening up education to older people, it remains unsurprising that the proportion of people participating in education and training generally falls as a function of age. In 2018, some 12.6 % of the EU-28's population aged 25-54 years took part in formal and non-formal education and training (during the four weeks preceding the [labour force survey](#)), a share that fell to 6.4 % among people aged 55-64 years and 3.1 % for people aged 65-74 years. In keeping with figures for the whole of the adult population (18-74 years), the [Nordic Member States](#) had the highest participation rates in education and training for older people (see Figure 6.4).



Figure 6.4: Participation rate in education and training, by age class, 2018
(% taking part in formal and non-formal education and training)



Note: participation rates during the four weeks preceding the survey. The figure is ranked on the share of the adult population (aged 18-74 years) taking part in formal and non-formal education and training.

(¹) 65-74 years: low reliability.

(²) 55-64 years: low reliability.

(³) 55-65 years and 65-74 years: not available.

Source: Eurostat (online data code: [trng_lfs_01](#))

***Two fifths of people aged 65-74 years had never used a computer ...***

There is a [digital divide](#) between the generations: this term describes the gap between age groups in terms of their access to and use of modern [information and communications technologies \(ICTs\)](#); such technologies typically include mobile telephones, personal [computers](#), the internet and related services.

The information presented in this section is taken from the [annual Community survey on ICT usage in households and by individuals](#). It reveals that older people are generally closing the digital divide; nevertheless, they remain relatively slow to adopt new technologies. Older men tend to have a more open attitude to the digital technologies than older women, this may be linked to older men having been more exposed to new technologies in the workplace (either due to their choice of occupation or simply because a higher proportion of men than women work). These differences between the sexes may explain,

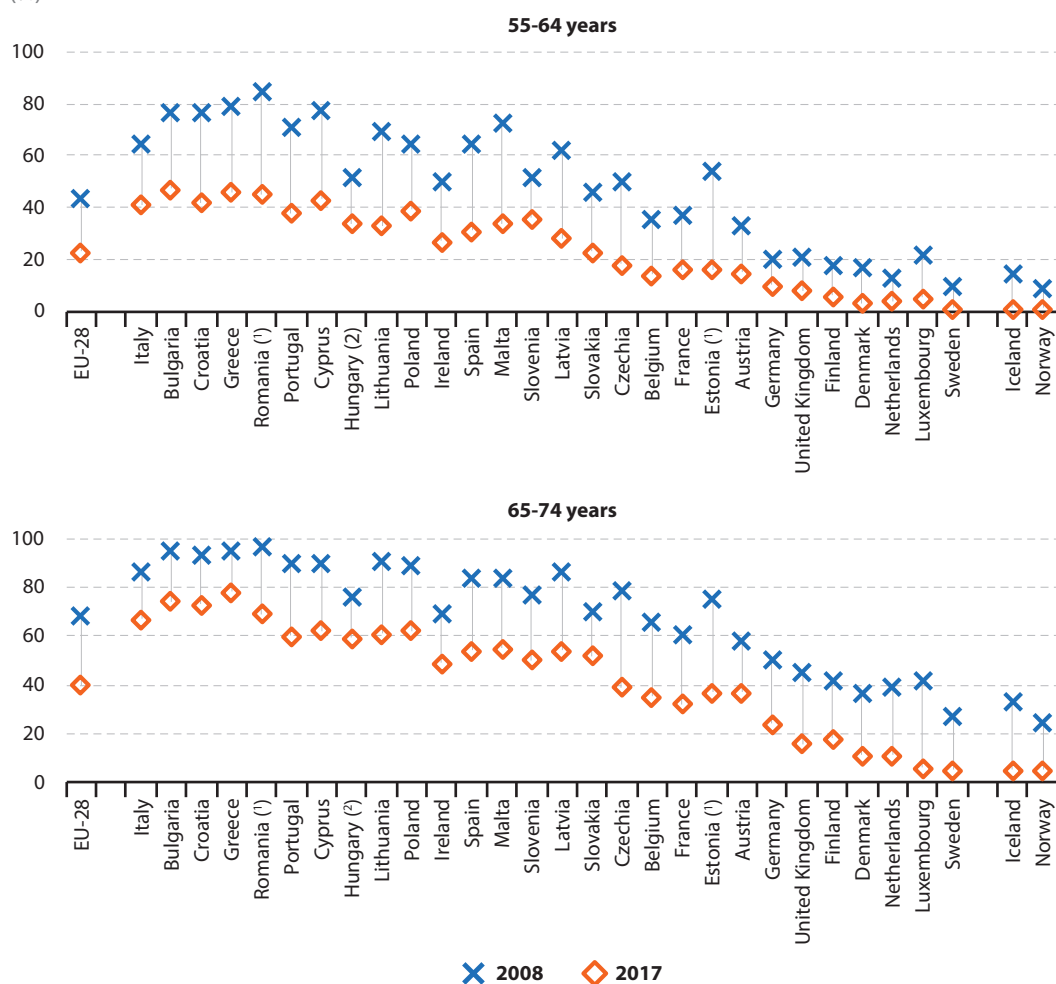
at least in part, why the use of ICTs falls away for very old people (a development that is magnified due to women accounting for a much larger share of survivors within this age category). By contrast, there is little evidence of a digital divide between the sexes among younger generations, for example, almost all young men and women make use of the internet on a daily basis.

While younger generations may find it difficult to imagine life without a smartphone or a personal computer, there were still two fifths (40 %) of older people (aged 65-74 years) in the EU-28 in 2017 who had never used a computer. Across the EU Member States, the share of older people having never used a computer was higher than two thirds in Italy, Romania, Croatia, Bulgaria and especially Greece (78 %). Figure 6.5 shows that older people are gradually embracing the use of computers: between 2008 and 2017, the share of the EU-28 population aged 65-74 years never having used a computer was reduced from 68 % to 40 %, with a reduction recorded for each Member State.



Figure 6.5: People never having used a computer, by age class, 2008 and 2017

(%)



Note: the figure is ranked on the share of the adult population (16-74 years) never having used a computer (2017).

(1) Break in series.

(2) 2015 instead of 2017.

Source: Eurostat (online data code: [isoc_ci_cfp_cu](#))

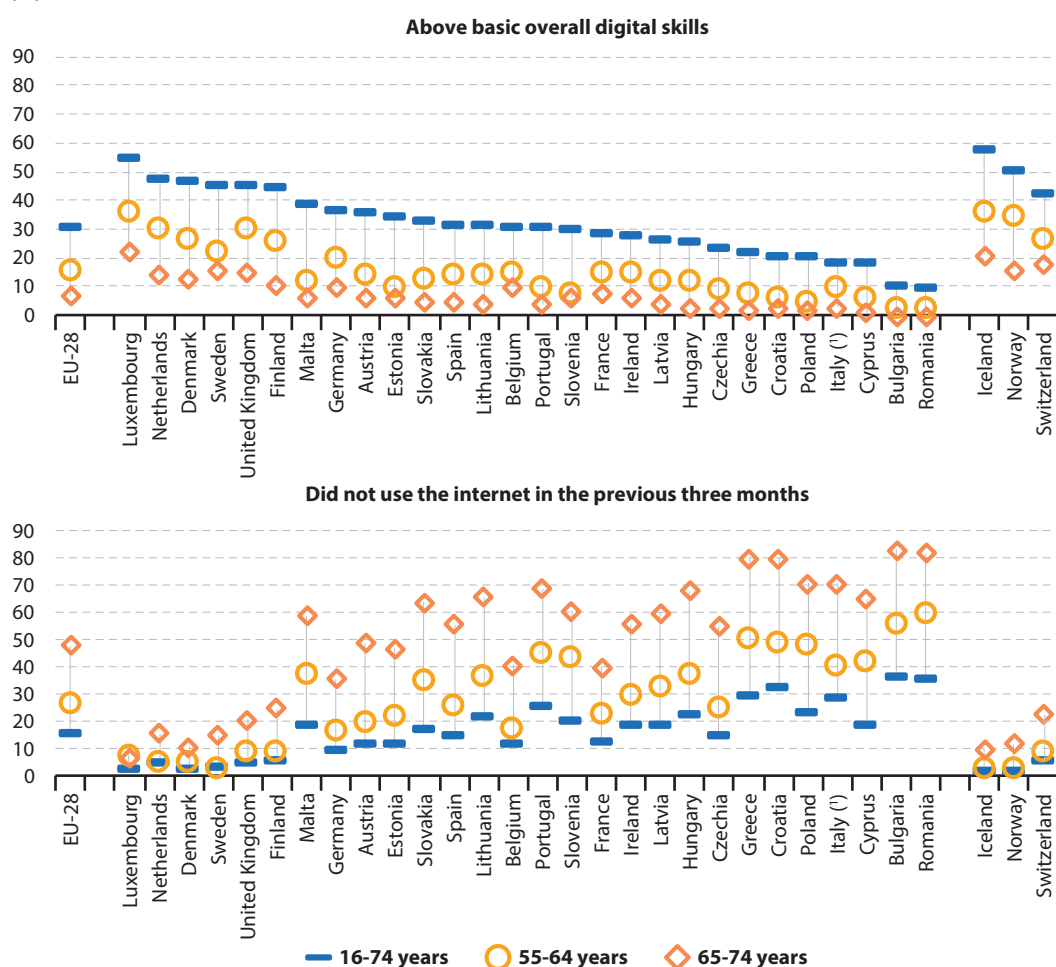


... and almost half had not used the internet during the last three months

In 2017, almost half (48 %) of the EU-28 population aged 65-74 years did not use the internet during the three months preceding the Community survey on ICT usage (see Figure 6.6). Older people (aged 65-74 years) were therefore three times as likely as the average adult (aged 16-74 years) not to

have used the internet. Perversely, this gap between the generations was particularly marked in several EU Member States that had high overall levels of digital performance, for example, the share of older people that had not used the internet was at least four times as high as the average for the whole of the adult population in Austria, Finland and the United Kingdom.

Figure 6.6: Digital skills of people, by age class, 2017
(%)



Note: the composite indicator concerning overall digital skills is based on selected computer and internet activities in four specific areas (information skills, communication skills, problem-solving skills and software skills); the category for above basic skills is the highest category, whereby individuals have shown an ability to accomplish a range of different activities within each of these four areas. Both parts of the figure are ranked on the share of the adult population (aged 16-74 years) with above basic overall digital skills.

(¹) Above basic overall digital skills: 2016.

Source: Eurostat (online data code: [isoc_sk_dskl_i](#))



Given that a higher proportion of older people have never used a computer or the internet, it is unsurprising that older people tend to possess fewer digital skills. In 2017, almost one third (31 %) of the EU-28 adult population had above basic digital skills: the shares for older people were much lower, at 16 % for those aged 55-64 years and 7 % for people aged 65-74 years. Older people are likely to make far greater use of ICTs in the future, given the continuing digitalisation of society and an increasing number of tech savvy people (and others with some ICT skills) passing into older age.

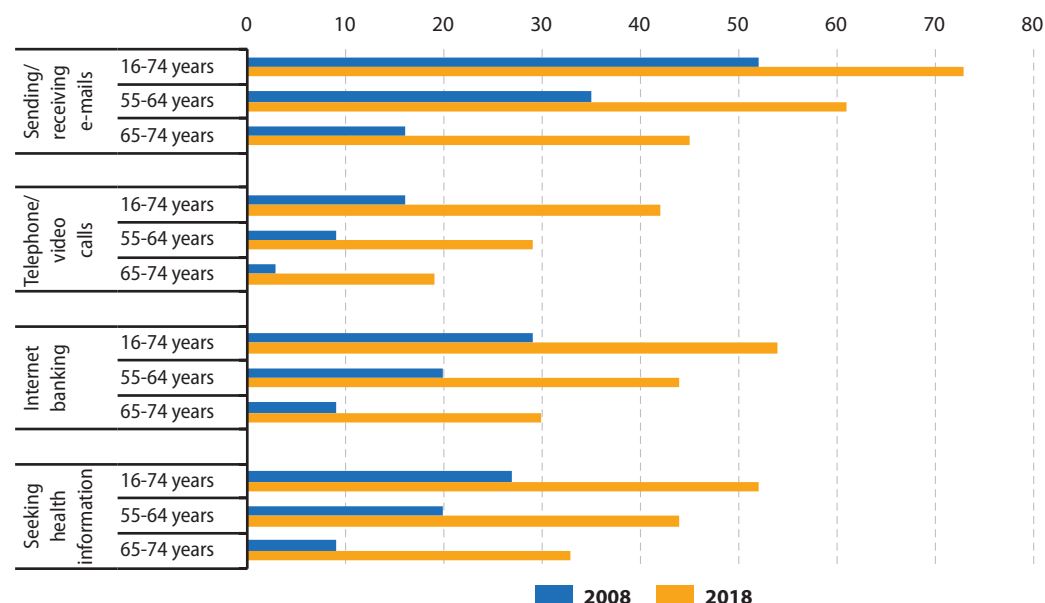
It is undeniable that the internet has the potential to be of considerable use to older people. For example, online shopping may free those with mobility issues from making difficult trips to the shops and in a similar vein, online banking can allow older people to manage their finances from home. The internet also provides numerous ways for older people to communicate with family and friends.

Figure 6.7 shows a range of internet activities, as carried out by people (for private purposes) during the three months preceding the survey. A lower than average share of older people (aged 65-74 years) in the EU-28 participated in each of the four activities shown. Sending/receiving e-mails was the most common activity among older people in the EU-28 (45 % in 2018), while they were more reluctant to use other forms of communication, such as telephone or video calls over the internet (19 %).

Less than one fifth of people aged 65-74 years made use of social networks

Older people (aged 65-74 years) in the EU-28 were less likely to use a range of internet communication activities than the population at large (defined here as adults aged 16-74 years). In 2018, less than one fifth of older people participated in social networks, compared with an average of 56 % for all adults.

Figure 6.7: Internet activities of people, by age class, EU-28, 2008 and 2018 (%)

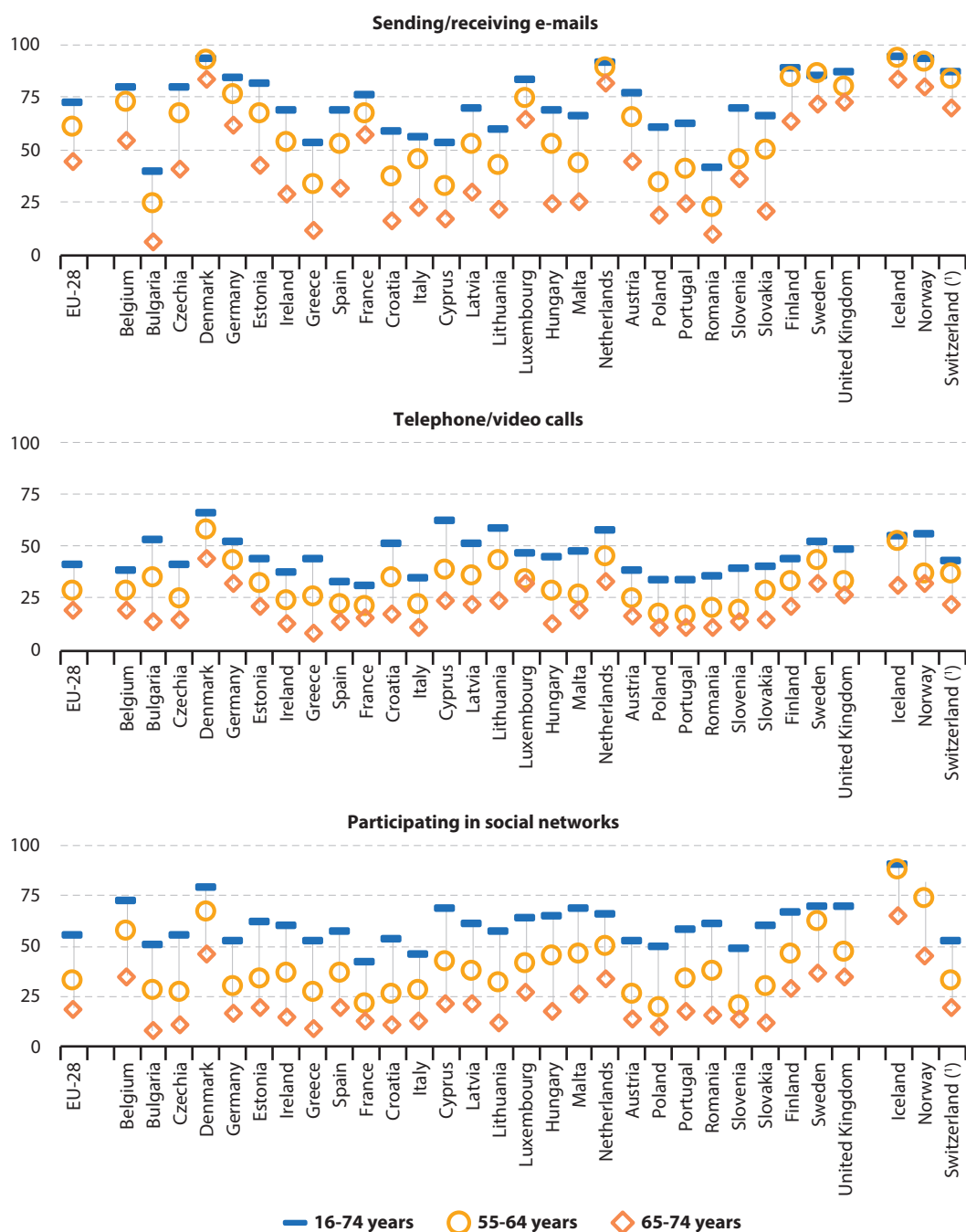


Note: respondents were asked for which activities they had used the internet for private purposes during the three months prior to the survey.

Source: Eurostat (online data code: [isoc_ci_ac_i](#))

**Figure 6.8: Internet communication activities of people, by age class, 2018**

(%)



Note: respondents were asked for which communication activities they had used the internet for private purposes during the three months prior to the survey.

(*) 2017.

Source: Eurostat (online data code: [isoc_ci_ac_i](#))



Figure 6.8 shows that the digital divide in communications has been reduced in several EU Member States that are characterised by high overall levels of digital performance, for example, Denmark, the Netherlands and Sweden. By contrast, a relatively small proportion of people aged 65-74 years living in (most of) the southern and eastern Member States — in particular, Bulgaria and Greece — used the internet for communication activities.

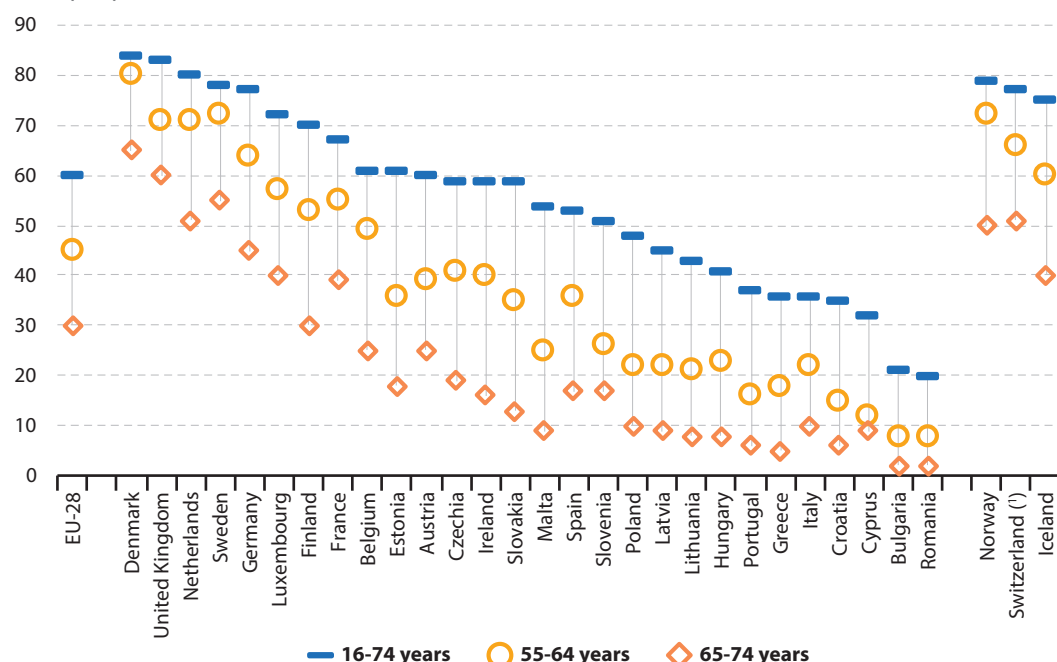
Almost one third of people aged 65-74 years made online purchases

A growing share of older people are using the internet for online shopping; however, they remain less likely than other age groups

to make purchases over the internet. In 2018, some 30 % of the EU-28 population aged 65-74 years made at least one online purchase (for private purposes) during the 12 months preceding the Community survey on ICT usage (see Figure 6.9); the corresponding share for people aged 55-64 years was 45 %, while the average for all adults (aged 16-74 years) was 60 %.

In 2018, a majority of older people (aged 65-74 years) in the Netherlands, Sweden, the United Kingdom and Denmark made online purchases, with a peak of 65 % in Denmark. There were 10 EU Member States where less than 1 in 10 older people made online purchases, this ratio falling to 1 in 50 older people in Bulgaria and Romania.

Figure 6.9: Internet purchases in the last 12 months, by age class, 2018
(% of people)



(¹) 2017.

Source: Eurostat (online data code: [isoc_ec_ibuy](#))



Tourism and older people

Recent years have seen an expansion in **tourism** among older people. This may, at least in part, be explained by: successive older generations becoming more accustomed to travelling; the relatively wealthy baby-boomer generation slowly moving into retirement; a growing share of older people living longer and healthier lives.

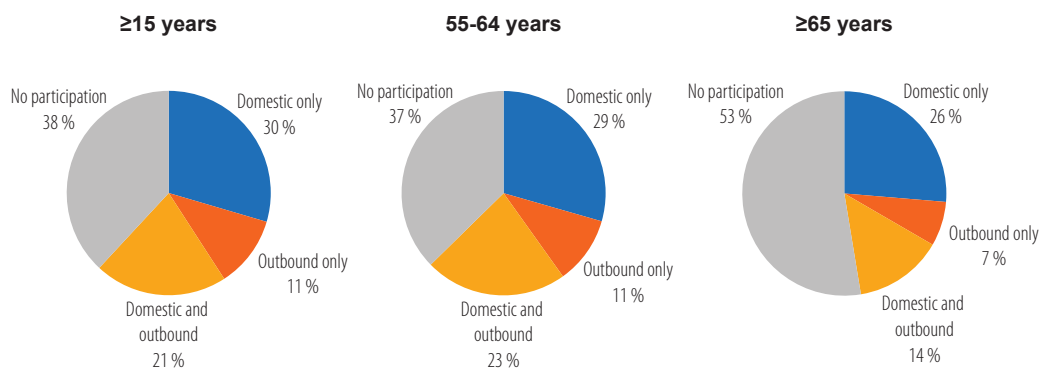
In contrast to the working-age population that may be constrained in terms of when they can take their holidays (for example, because of children's school holidays or factories closing down in the summer), older people who have already retired have far greater flexibility to choose when they go on holiday. Many prefer to take their holidays during shoulder and/or low seasons (thereby extending the tourist season in some destinations); this allows them to benefit from cheaper prices, while avoiding the crowds and high temperatures of peak periods.

Less than half of all people aged 65 years or more participated in tourism

In 2017, some 61.9 % of the EU-28 population aged 15 years or more participated in tourism for personal purposes (rather than for business). The corresponding share for people aged 55-64 years was slightly higher (at 62.7 %), while the proportion of older people (aged 65 years or more) participating in tourism was less than half (47.4 %). This pattern — a lower share of older people participating in tourism — was repeated in each of the EU Member States for which data are available. Nevertheless, more than 70 % of all older people in Sweden and the Netherlands participated in tourism, a share that peaked at 81.9 % in Finland.

Figures 6.10a and 6.10b show that domestic markets were the most popular holiday destination, both for the whole of the EU-28 adult population and for older people.

Figure 6.10a: Participation in tourism for personal purposes, by age class, EU-28, 2017 (%)

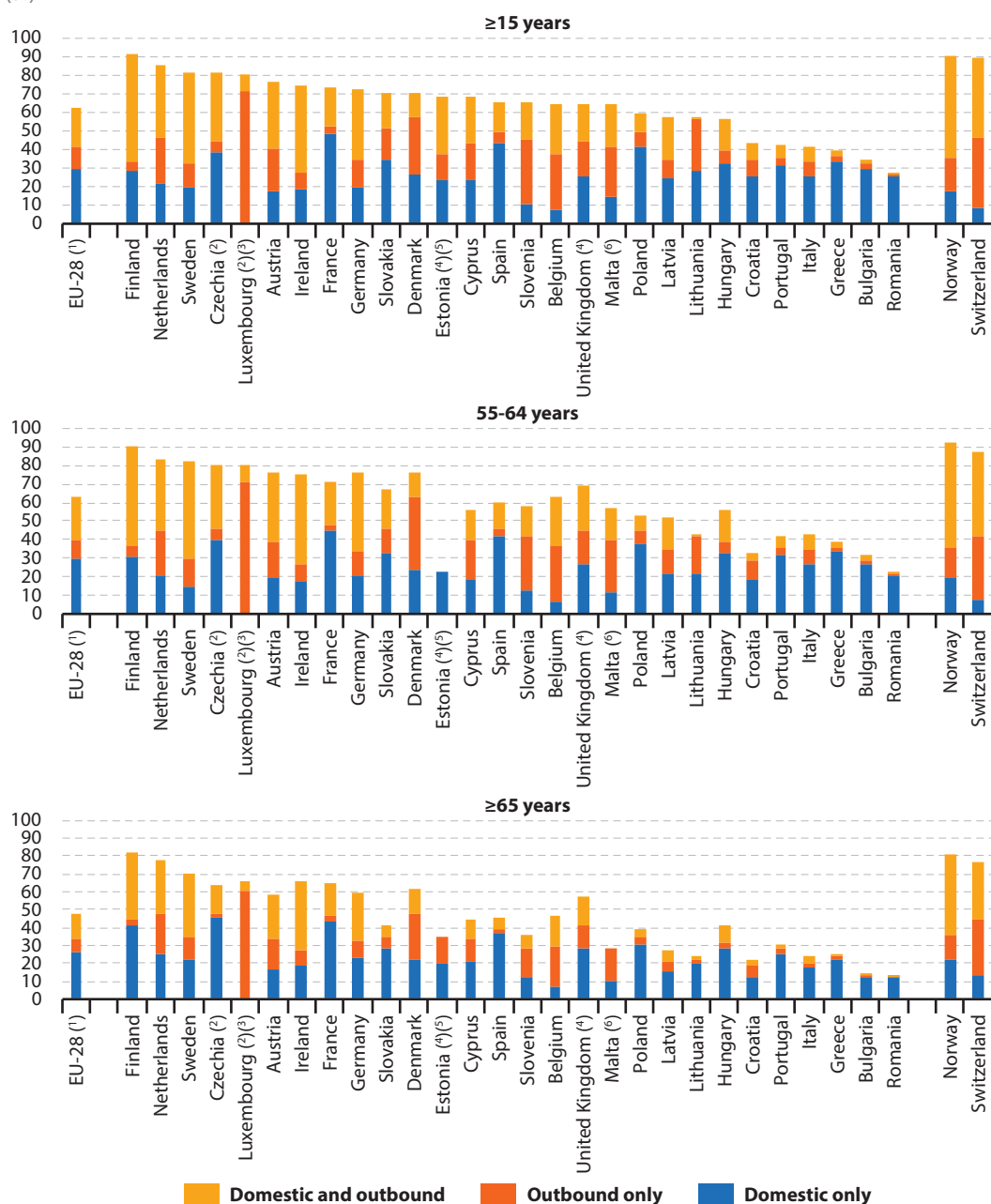


Note: estimates made for the purpose of this publication.

Source: Eurostat (online data code: [tour_dem_toage](#))


Figure 6.10b: Participation in tourism for personal purposes, by age class, 2017

(%)



Note: the complement to the information shown in the figure is the proportion of people who did not spend any nights away for personal tourism purposes. All parts of the figure are ranked on the share of the total population (aged ≥15 years) participating in tourism for personal purposes.

(¹) Estimates made for the purpose of this publication.

(²) ≥65 years: 2016.

(³) Domestic only: not available.

(⁴) 2016.

(⁵) 55-64 years: outbound only and domestic and outbound, not available. ≥65 years: domestic and outbound, not available.

(⁶) ≥65 years: domestic and outbound, not available.

Source: Eurostat (online data code: [tour_dem_toage](#))

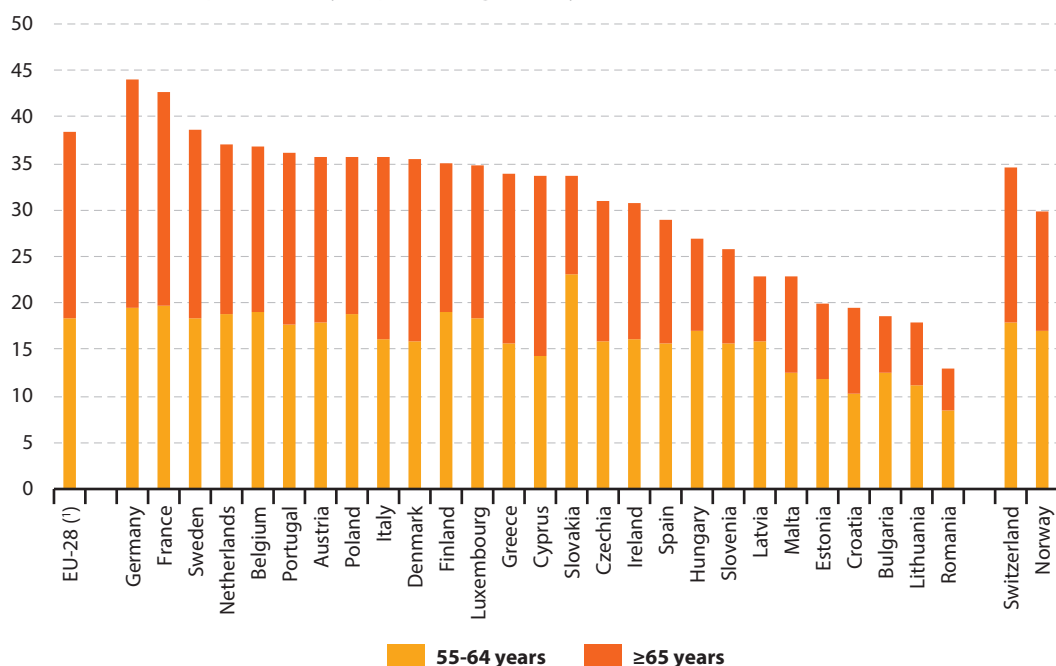


In 2017, the EU-28 population aged 55 years or more accounted for 38.5 % of the total expenditure on tourist trips of at least one night. This share ranged across the EU Member States from highs of 42.7 % in France and 44.0 % in Germany down to less than 25.0 % in the [Baltic Member States](#), Malta, Croatia, Bulgaria and Romania (where the lowest share was recorded, at 13.0 %).

Older people (aged 65 years or more) accounted for a higher share of total expenditure on tourist trips in 2017 than people aged 55-64 years in Portugal, Sweden, Greece, Italy, France, Denmark, Germany and Cyprus (see Figure 6.11) — note that most of these EU Member States are characterised by relatively high proportions of older people within their total number of inhabitants.

Figure 6.11: Expenditure on tourist trips of at least one night for personal purposes, by age class, 2017

(% share of total expenditure by all persons aged ≥15 years)



Note: the United Kingdom, not available.

(*) Estimates made for the purpose of this publication.

Source: Eurostat (online data code: [tour_dem_exage](#))



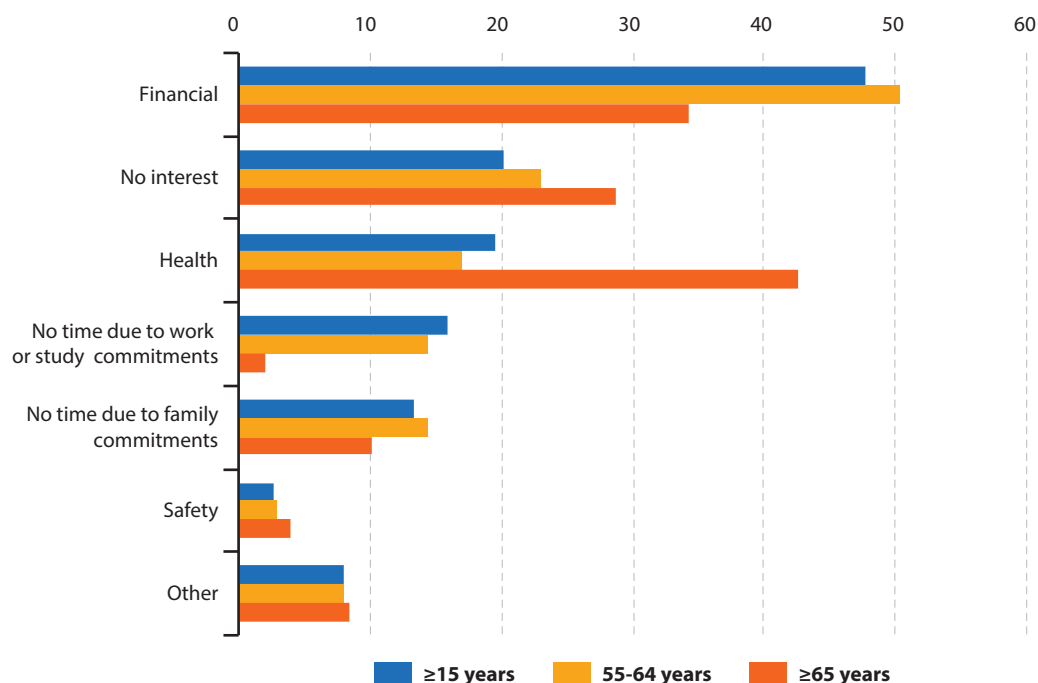
More than two fifths of people aged 65 years or more who did not participate in tourism cited health as a reason for not doing so

In 2016, almost half (47.8 %) of the EU-28 population aged 15 years or more said that financial reasons prevented them from participating in tourism. By contrast, a much lower share (34.2 %) of older people (aged 65 years or more) cited financial reasons as preventing them from participating. Older people were, unsurprisingly, also less likely (than the average for the whole

adult population) to cite a lack of time as a reason for non-participation in tourism (see Figure 6.12).

Health issues were cited by more than two fifths (42.6 %) of older people in the EU-28 as a reason for not participating in tourism in 2016; this share was more than twice as high as the average recorded for the whole adult population (19.5 %). Older people were also more likely (than average) to say that safety was a reason for not participating in tourism, or to say that they simply had no interest in tourism.

Figure 6.12: Reasons for non-participation in tourism, by age class, EU-28, 2016 (%)



Note: respondents were allowed to provide more than one reason.

Source: Eurostat (online data code: [tour_dem_npage](#))



Voluntary activities and active citizenship for older people

Older people have a wealth of experience, skills and talents. When they retire, some choose to utilise their additional free time by participating in a range of voluntary activities (such as clubs, associations, charities, or religious activities).

More than one fifth of people aged 65-74 years participated in formal voluntary activities

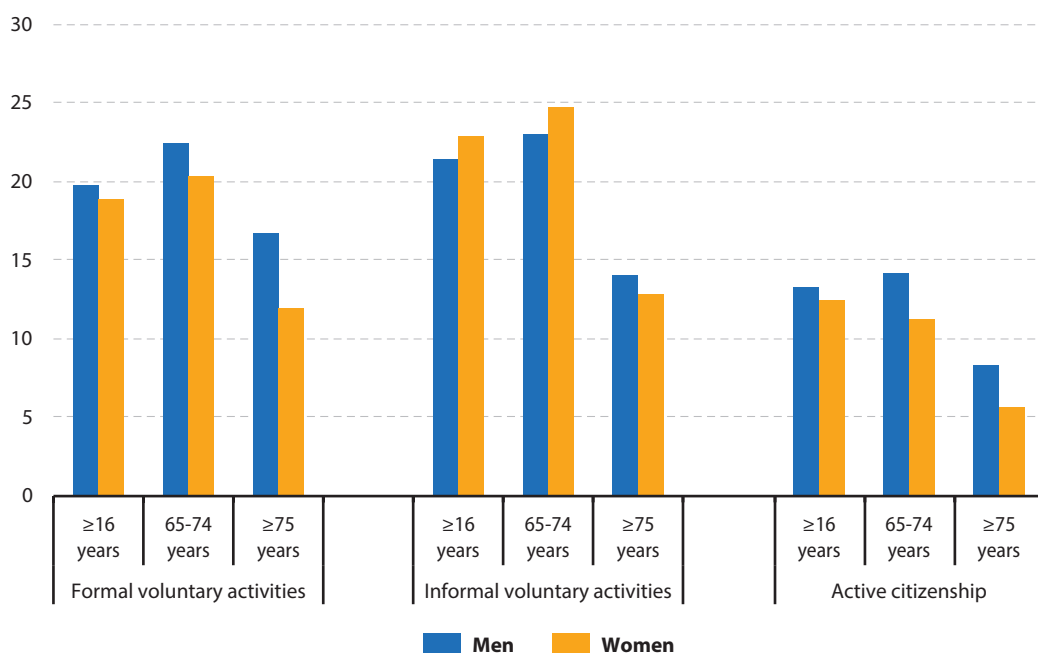
Formal voluntary activities refer to activities organised through an organisation, a formal group or a club, including unpaid work for charitable or religious organisations; information on this subject was collected

as part of a 2015 ad-hoc module on social/cultural participation and material deprivation that formed part of the EU survey on income and living conditions. Figure 6.13 shows that across the EU-28 in 2015, the highest participation rate for formal voluntary activities was recorded among men aged 65-74 years (22.5 %).

Informal volunteering refers to helping other people (including family members not living in the same household, for example, cooking, shopping or taking care of people), helping animals or other voluntary activities (such as cleaning a beach). In 2015, the EU-28 participation rate for informal voluntary activities was 24.7 % for women aged 65-74 years (which was 1.8 percentage points higher than the average for all women aged 16 years or more).

Figure 6.13: Participation in voluntary activities and active citizenship, by sex and age class, EU-28, 2015

(%)



Note: formal voluntary activities refer to activities organised through an organisation, a formal group or a club, including unpaid work for charitable or religious organisations. Informal volunteering refers to helping other people (including family members not living in the same household, for example, cooking, shopping or taking care of people), helping animals or other voluntary activities (such as cleaning a beach). Active citizenship is participation in activities related to political groups, associations or parties, including attending any of their meetings or signing a petition. Estimates.

Source: Eurostat (online data code: [ilc_scp19](#))

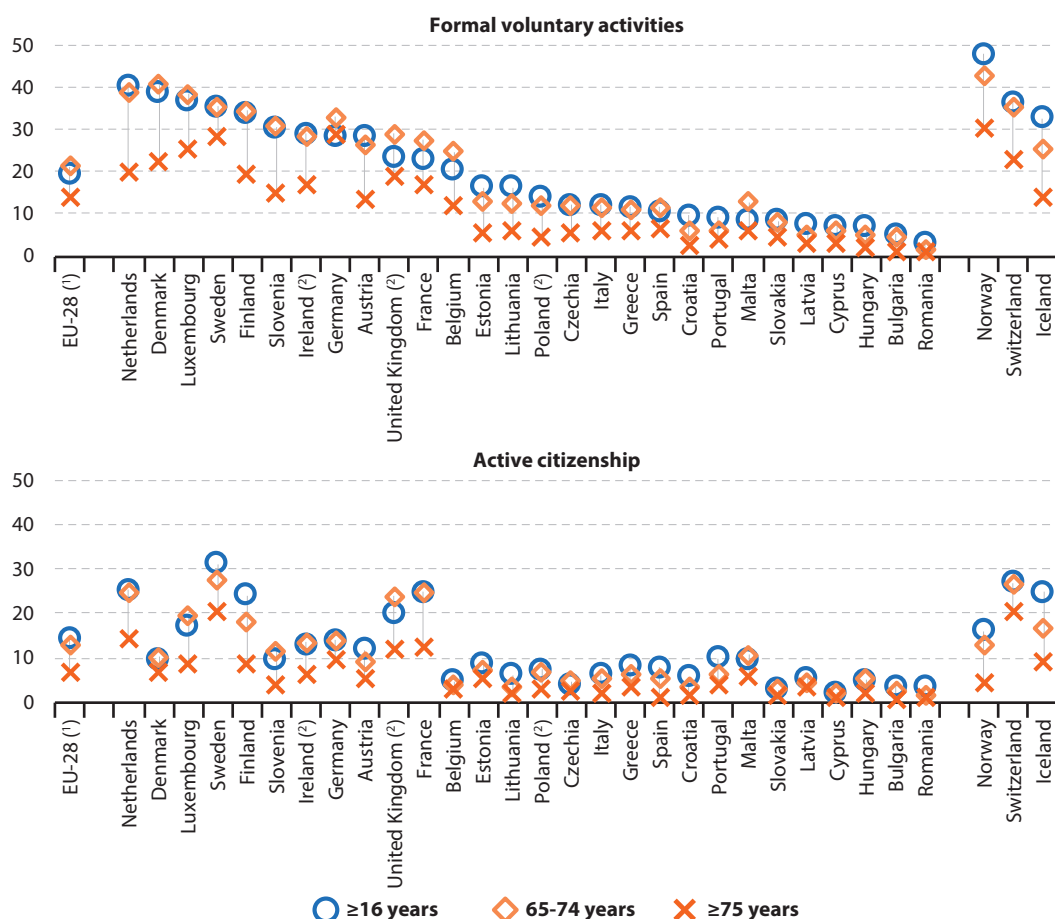


Active citizenship is participation in activities related to political groups, associations or parties, including attending any of their meetings or signing a petition. In 2015, the EU-28 participation rate for active citizenship was 14.2 % for men aged 65-74 years (which was 1.0 percentage points higher than the average for all men aged 16 years or more).

Figure 6.14 provides information for participation rates in formal voluntary activities and active citizenship. In 2015, there

were considerable differences between EU Member States: the highest levels of participation for formal voluntary activities among people aged 65-74 years were recorded in the Nordic Member States, the Netherlands, Luxembourg and Germany. A similar analysis for active citizenship reveals that the highest participation rates for people aged 65-74 years were recorded in Sweden, France, the Netherlands, the United Kingdom, Luxembourg and Finland.

Figure 6.14: Participation in formal voluntary activities and active citizenship, by age class, 2015 (%)



Note: formal voluntary activities refer to activities organised through an organisation, a formal group or a club, including unpaid work for charitable or religious organisations. Active citizenship is participation in activities related to political groups, associations or parties, including attending any of their meetings or signing a petition. The figure is ranked on the share of the adult (≥16 years) population participating in formal voluntary activities.

(1) Estimates.

(2) Low reliability.

Source: Eurostat (online data code: [ilc_scp19](#))



Contacts between older people, family and friends

Studies show that retired people who keep busy and maintain relationships and other social interactions are more likely to be happy and content with life. Changes in family structures mean that it is increasingly likely that older people will live alone and/or at a considerable distance from their family. As such, contacts with other people and the wider community become increasingly important for the well-being of older people.

Women are more likely than men to have regular daily contact with their family and relatives. In 2015, almost 30 % of older women (aged 65-74 years) in the EU-28 had daily contact; the corresponding share for

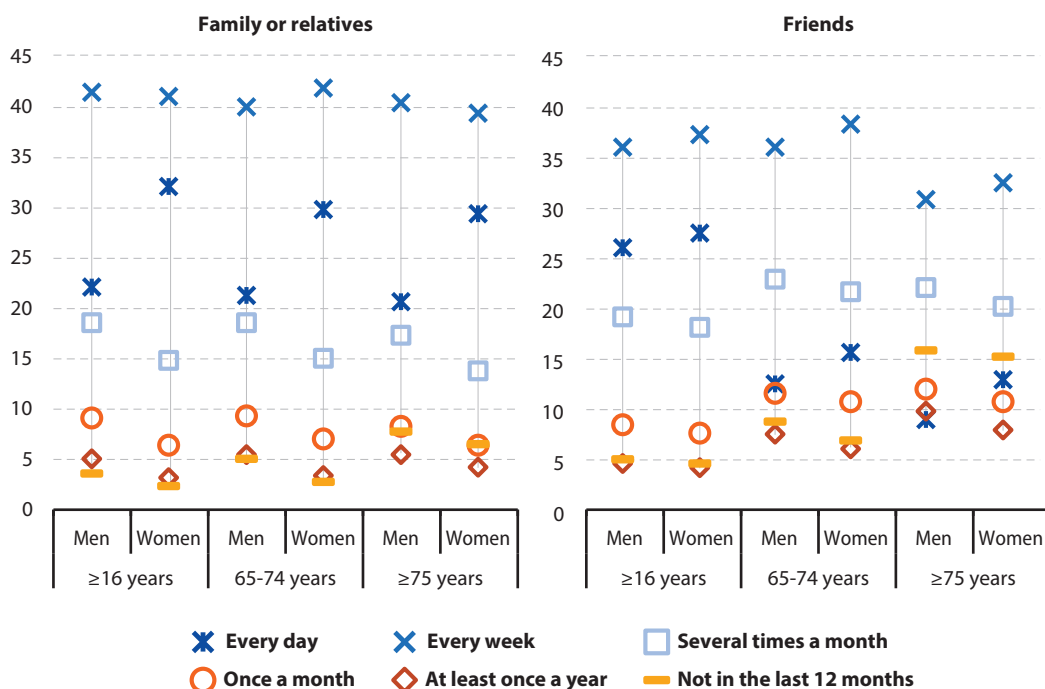
older men was lower, at just above 20 % (see Figure 6.15). The share of older people in the EU-28 who had daily contact with their family and relatives was broadly similar to the average for the whole of the adult population (aged 16 years or more).

While a relatively high share of very old people had no contact with family and relatives ...

By contrast, very old people (aged 75 years or more) were more likely (than the average for the whole population) not to have had any contact (!) with family and relatives during a 12-month period prior to the EU survey on income and living conditions. In 2015, some 7.8 % of very old men and 6.6 % of very old women in the EU-28 reported

(¹) Contact can be made by telephone, SMS, letter, fax, or the internet (e-mail, social media and/or other internet communication tools); it should however be real contact/interaction, for example, a letter or a conversation, rather than simply sharing files (such as photographs).

Figure 6.15: Frequency of contacts with family, relatives or friends, by sex and age class, EU-28, 2015 (%)



Note: estimates.

Source: Eurostat (online data code: ilc_scp11)



having had no contact with family and relatives during the 12 months preceding the survey. The share of very old women that had no contact with family and relatives was 2.8 times as high as the average for all adult women, while for very old men it was 2.1 times as high.

... they were more likely to get together with family or relatives on daily basis

Figures 6.16 and 6.17 develop these findings by looking at the frequency of actually getting together with family and friends (rather than simply making contact). The information presented suggests that there is some degree of intergenerational solidarity insofar as very old people aged 75 years or more were the most likely age group to get together with family or relatives every day ⁽²⁾. In 2015, this pattern was observed for more than one fifth (20.7 %) of very old people in the EU-28, compared with an average of 16.7 % for the whole adult population (aged 16 years or more).

In 2015, the highest shares of very old people getting together with family or relatives on a daily basis were generally found in southern EU Member States. This was in keeping with general patterns observed for the total population (as a greater share of people in southern Europe tend to socialise), with Cyprus (60.5 %) and Greece (43.8 %)

recording the highest proportions of very old people getting together with family or relatives on a daily basis. By contrast, there were six Member States where the share of very old people getting together on a daily basis with family or relatives was lower than the average recorded for the whole population: this pattern was observed in the United Kingdom, Slovakia, Bulgaria, Germany, Croatia and particularly Romania (18.8 % for very old people compared with an average of 25.3 % for all adults).

Very old people in southern Europe were more likely to get together on a daily basis with friends ...

In 2015, some 15.0 % of the EU-28 adult population (aged 16 years or more) got together with friends on a daily basis. As people age their circle of friends tends to diminish, while work and family commitments often make it more difficult to socialise; the share of the EU-28 population aged 50-64 years who got together with friends every day was 9.9 %. Retired people tend to have more free time than people at the end of their working careers and this may be one reason why a higher proportion of older people (than people aged 50-64 years) got together on a daily basis with friends — 11.1 % among those aged 65-74 years and 10.8 % among those aged 75 years or more (see Figure 6.17).

⁽²⁾ Family or relatives should be understood in its widest meaning: father, mother, children, siblings, grandparents, aunts, uncles, cousins, nephews, nieces, and families-in-law.



... but they were also more likely to be living in isolation

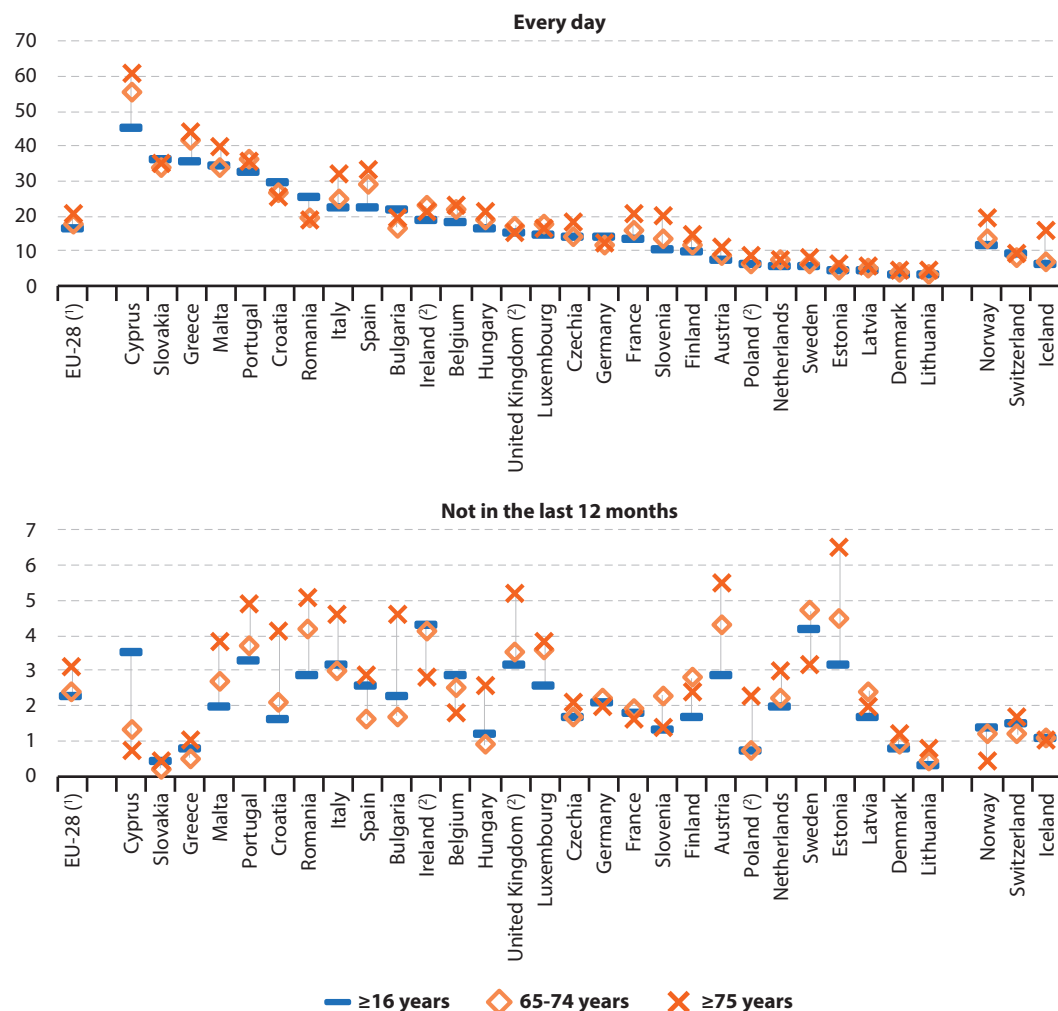
In 2015, almost one tenth (9.3 %) of very old people (aged 75 years or more) in the EU-28 failed to get together with friends during the 12 months preceding the survey;

this share was almost three times as high as the average for the whole of the adult population (3.2 %).

While the southern EU Member States recorded some of the highest shares of very old people getting together with friends on

Figure 6.16: Frequency of getting together with family or relatives, by age class, 2015

(%)



Note: both parts of the figure are ranked on the share of the adult population (aged ≥16 years) getting together with family or relatives every day. The scales used for the y-axes are different.

(¹) Estimates.

(²) Low reliability.

Source: Eurostat (online data code: [ilc_scp09](#))

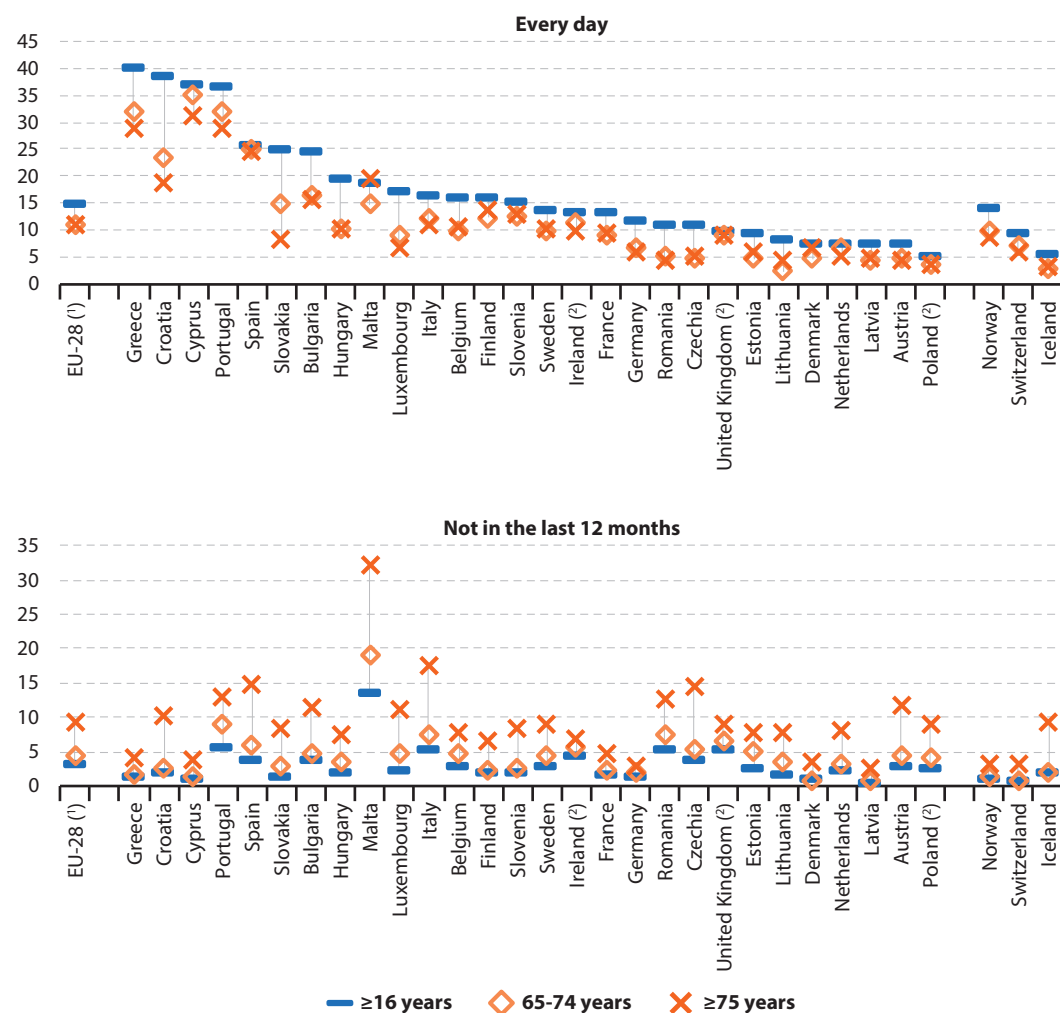


a daily basis, they perversely also recorded some of the highest shares of very old people that did not get together with friends during the 12 months preceding the survey — for example, in Malta (32.2 %), Italy (17.4 %)

or Spain (14.9 %). This suggests that while older people in these countries often had a good level of support from both family and friends, there was also a sizeable group of the elderly population living in isolation.

Figure 6.17: Frequency of getting together with friends, by age class, 2015

(%)



Note: both parts of the figure are ranked on the share of the adult population (aged ≥16 years) getting together with friends every day. The scales used for the y-axes are different.

(¹) Estimates.

(²) Low reliability.

Source: Eurostat (online data code: [ilc_scp09](#))



Support networks and older people

Family and household structures in the EU are evolving, with increasing numbers of older people living alone; this has implications for the role of communities in ensuring that people remain connected and supported in older age.

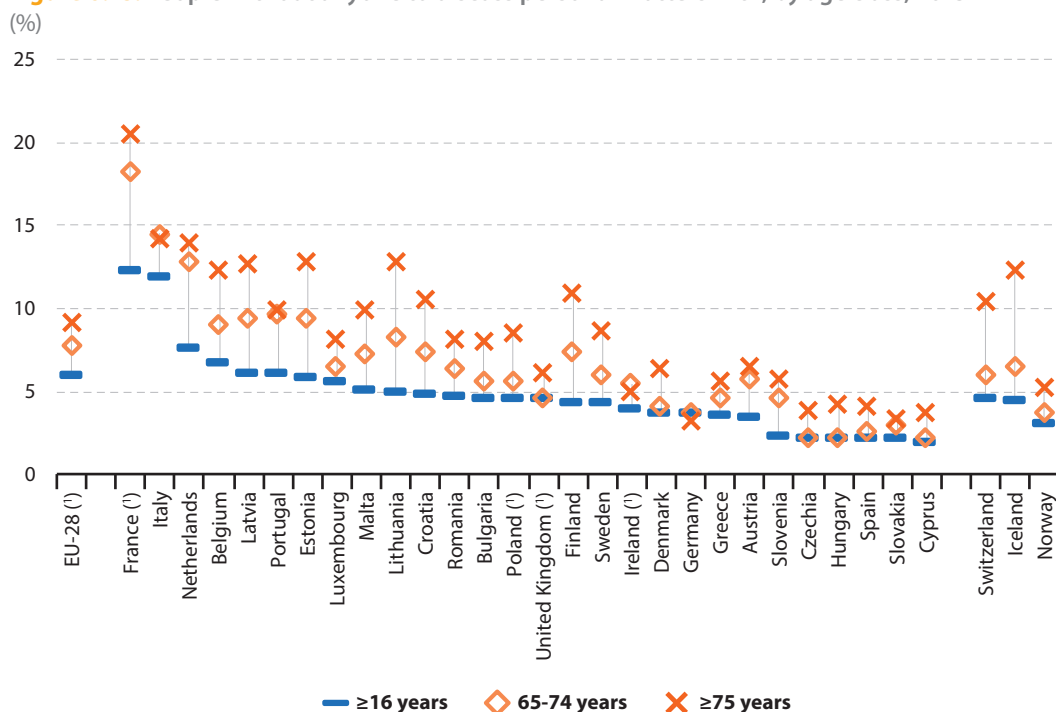
Almost one tenth of very old people were without anyone with whom they could discuss personal matters

In 2015, the share of the EU-28 adult population (aged 16 years or more) without anyone to discuss personal matters with was 6.0 % (see Figure 6.18). This share grew as

a function of age: as 7.8 % of older people (aged 65-74 years) were without anyone to discuss personal matters, rising to 9.2 % for very old people (aged 75 years or more).

A similar pattern was observed in the vast majority of the EU Member States, as very old people were generally the most likely to be without anyone to discuss personal matters with; in 2015, there were three exceptions — Germany, Ireland and Italy. The share of very old people without anyone to discuss personal matters with was relatively high in the Netherlands (14.0 %), Italy (14.2 %) and particularly France (20.6 %) — although these figures reflected high overall shares for the total adult population in each of these countries, rather than any age-specific difference.

Figure 6.18: People without anyone to discuss personal matters with, by age class, 2015



(*) Low reliability.

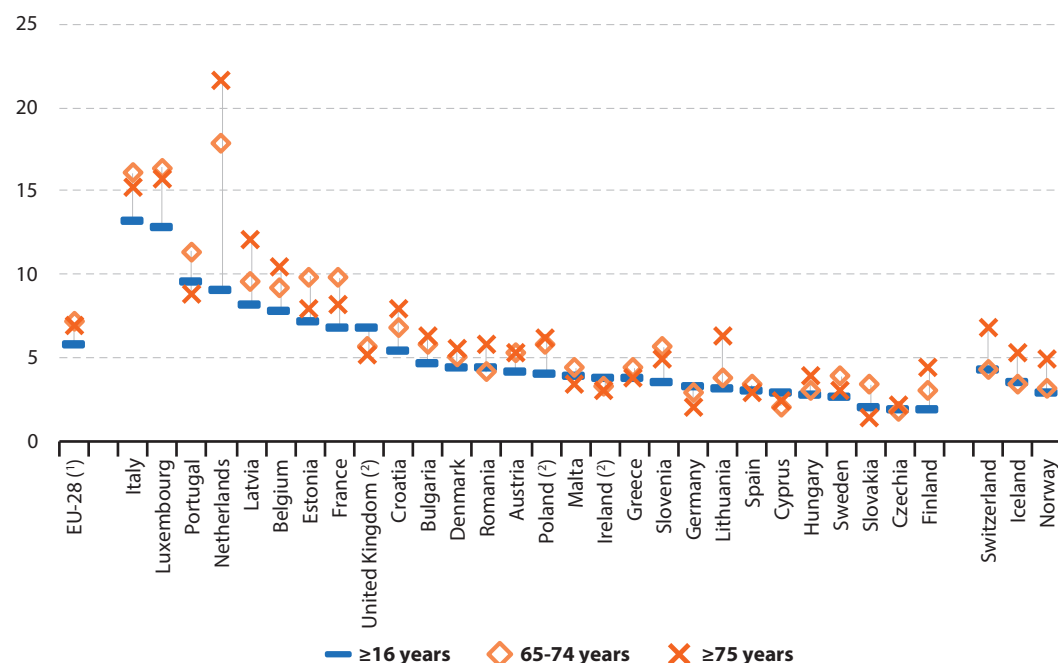
Source: Eurostat (online data code: ilc_scp17)



In 2015, the share of the EU-28 adult population (aged 16 years or more) that was without anyone to ask for help was 5.9 % (see Figure 6.19). This measure of isolation rose modestly as the population became progressively older through to a peak of 7.2 % for people aged 65-74 years, while a slightly lower proportion of very old people (aged 75 years or more) were without anyone to ask for help. The highest shares of very old people without anyone to ask for help were recorded in Italy (15.2 %), Luxembourg (15.8 %) and the Netherlands (21.6 %).

In 2015, the Netherlands was the only EU Member State where the proportion of very old people without anyone to ask for help exceeded the average for all adults by at least 10 percentage points. In contrast, there were eight EU Member States where the share of very old people without anyone to ask for help was lower than the average for the whole adult population: Spain, Malta, Slovakia, Cyprus, Portugal, Ireland, Germany and the United Kingdom.

Figure 6.19: People without anyone to ask for help, by age class, 2015
(%)



(1) Estimates.

(2) Low reliability.

Source: Eurostat (online data code: ilc_scp15)



Women between 55 and 64 years old were the most likely providers of informal homecare services

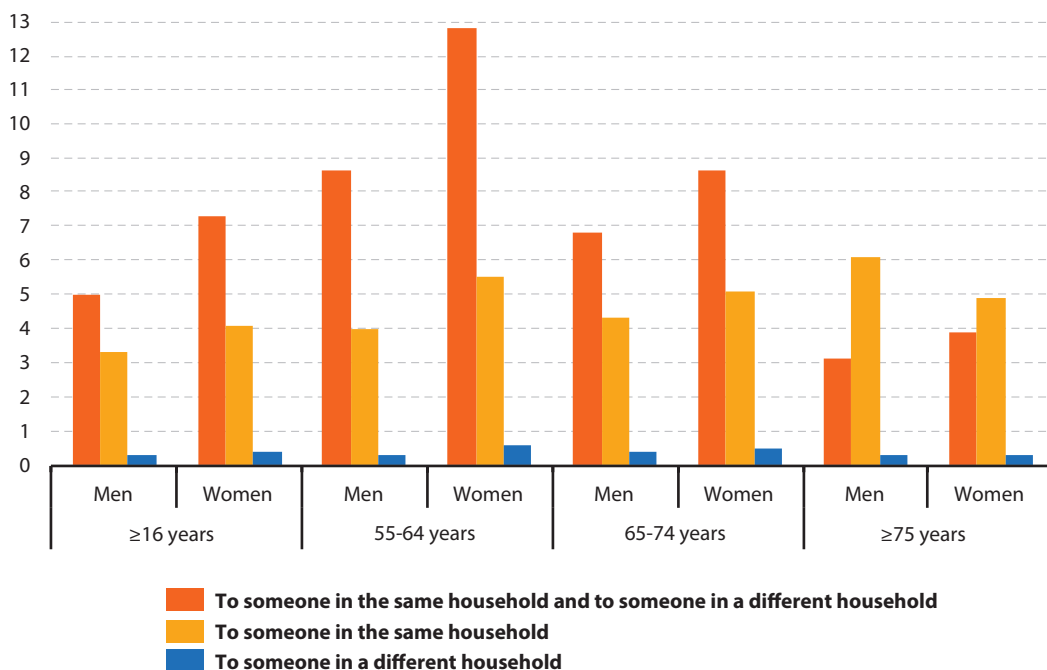
Intergenerational solidarity may be defined as social cohesion among different age groups linked by a mutually accepted understanding of concepts such as fairness and reciprocity. The provision of informal homecare ^(*) is a good example, insofar as care, transfers and social capital may flow both from older people to younger people or vice versa. Those individuals who decide to provide informal homecare services are likely to experience an impact on their working lives, as well as their financial security and more generally their well-being (unpaid carers may feel lonely or socially isolated as a result of their caring responsibilities).

(*) Homecare aims to make it possible for people to remain at home rather than use residential, long-term, or institutional based nursing care. Homecare may include healthcare (medical treatment, wound care, pain management and therapy), or help with daily tasks such as meal preparation, medication reminders, laundry, light housekeeping, shopping, transportation, and companionship.

Figure 6.20 confirms that women are generally more likely than men to provide informal homecare services. In 2016, the burden of providing these services was most often assumed by women aged 55-64 years, as more than one tenth (12.8 %) of women in this age group provided informal homecare services to both someone in the same household and to someone in a different household. It is interesting to note that the share of men who uniquely provided homecare services to someone in the same household rose as a function of age, with a peak of 6.1 % for very old men (aged 75 years or more); note this share was higher than the corresponding figure for very old women (4.9 %).

Figure 6.20: People providing informal homecare services, by sex and age class, EU-28, 2016

(%)



Source: Eurostat (online data code: [ilc_ats17](#))

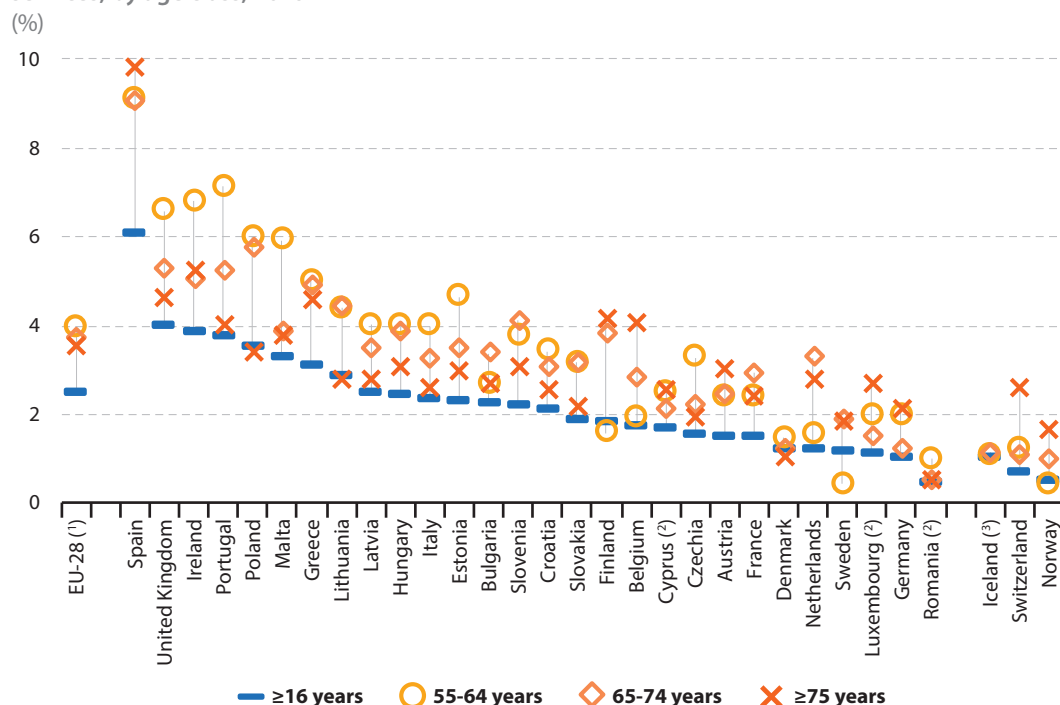


Across the EU Member States, informal care services are increasingly being recognised as part of the long-term care system, rather than something that takes place in the isolation of family homes. Some reform projects have piloted cash payments to informal carers, rewarding them for the cost-effective work they provide that enables older people to remain at home rather than being institutionalised.

In 2016, some 2.5 % of the EU-28 adult population (aged 16 years or more) provided at least 20 hours of informal homecare services per week (see Figure 6.21). This burden of providing informal homecare services was particularly apparent for older

people (from the age of 55 years upwards); 4.0 % of people aged 55-64 years provided at least 20 hours of care per week, with this share falling slightly among people aged 65-74 years (3.7 %) and those aged 75 years or more (3.5 %). This pattern — a slightly higher share of people aged 55-64 years providing at least 20 hours of informal homecare services — was repeated in half (14) of the EU Member States. Spain recorded the highest shares of people providing at least 20 hours of informal homecare services (for each of the age groups covered by Figure 6.21); the highest proportion was recorded for people aged 75 years or more (9.8 %).

Figure 6.21: People providing at least 20 hours per week of informal homecare services, by age class, 2016



⁽¹⁾ ≥75 years: estimate.

⁽²⁾ ≥75 years: low reliability.

⁽³⁾ ≥75 years: not published (due to very low reliability).

Source: Eurostat (online data codes: [ilc_ats17](#) and [ilc_ats18](#))



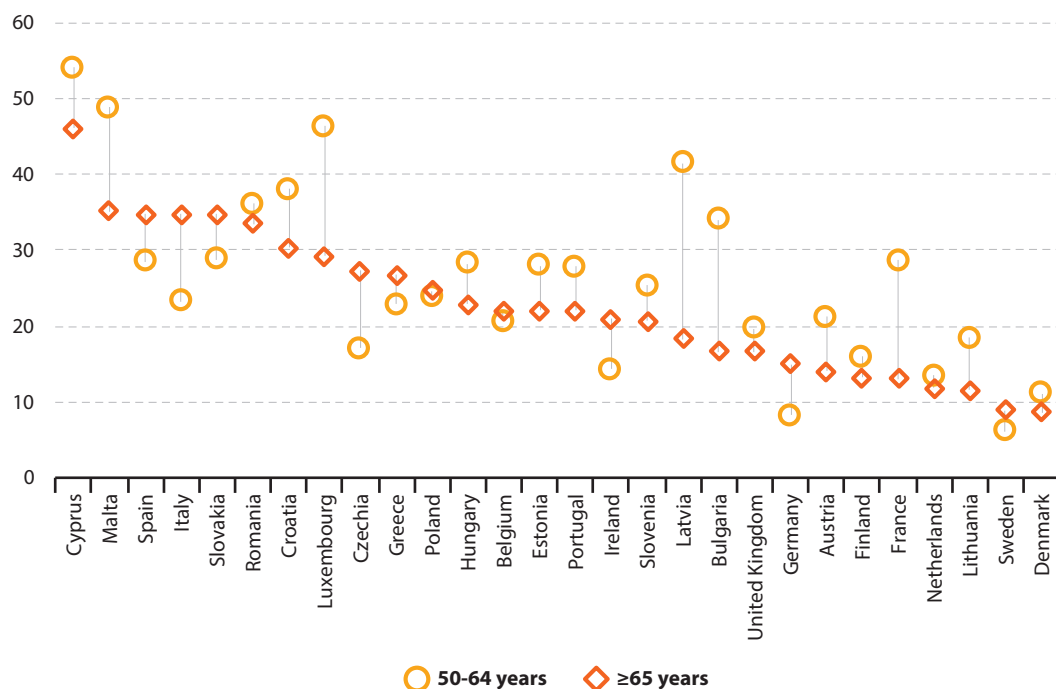
The greatest burden of providing care to both grandchildren and elderly disabled and infirm family members fell on people aged 50-64 years

The end of this section provides two contrasting examples of intergenerational solidarity that cover either end of the life cycle; the information presented is from a quality of life survey (*). Figure 6.22 shows that in the fourth quarter of 2016, more than half (54.1 %) of all grandparents aged 50-64 years in Cyprus spent at least several days a

week caring for their grandchildren, while Malta (48.8 %) and Luxembourg (46.4 %) also recorded relatively high shares. It was common to find that the share of people caring for their grandchildren was lower among older people (aged 65 years or more) than it was for people aged 50-64 years. However, there were several exceptions — for example, in Italy and Czechia; this could reflect, at least in some cases, the relatively late age at which mothers give birth to their first child.

(*) The European quality of life survey (EQLS) was conducted by Eurofound from September 2016 to March 2017 measuring subjective well-being, optimism, health, standards of living and aspects of deprivation, as well as work/life balance.

Figure 6.22: People caring for grandchildren, by age class, fourth quarter 2016
(% caring for their grandchildren at least several days a week)



Source: Eurofound, European quality of life survey, 2016

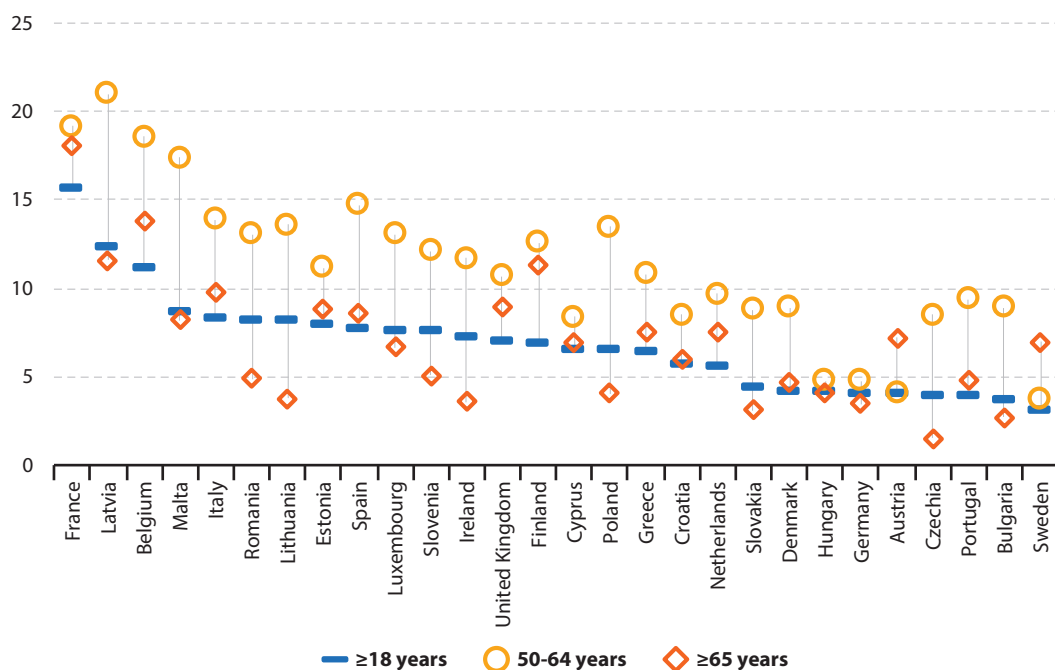


Figure 6.23 presents contrasting information, as it details the share of people who were caring for elderly disabled or infirm family members. In the fourth quarter of 2016, some 15.7 % of the adult population (aged 18 years or more) in France was providing care at least several days a week to an elderly family member suffering from these conditions; double-digit shares

were also recorded in Latvia and Belgium. Generally, the highest proportion of care provided to elderly disabled or infirm family members was provided by people aged 50-64 years; Sweden and Austria were the only exceptions, in both cases a higher proportion of older people (aged 65 years or more) were providing such care.

Figure 6.23: People caring for elderly disabled or infirm family members, neighbours or friends, by age class, fourth quarter 2016

(% caring at least several days a week for people aged ≥ 75 years)



Source: Eurofound, European quality of life survey, 2016



Opinions of older people

This final section presents a snapshot of intergenerational differences in opinions, which may underline how divided some societies have become, not only in terms of objective measures (such as inequality or living standards) but also for a range of subjective measures. Indeed, it is increasingly the case that older and younger people sometimes appear to be living in almost

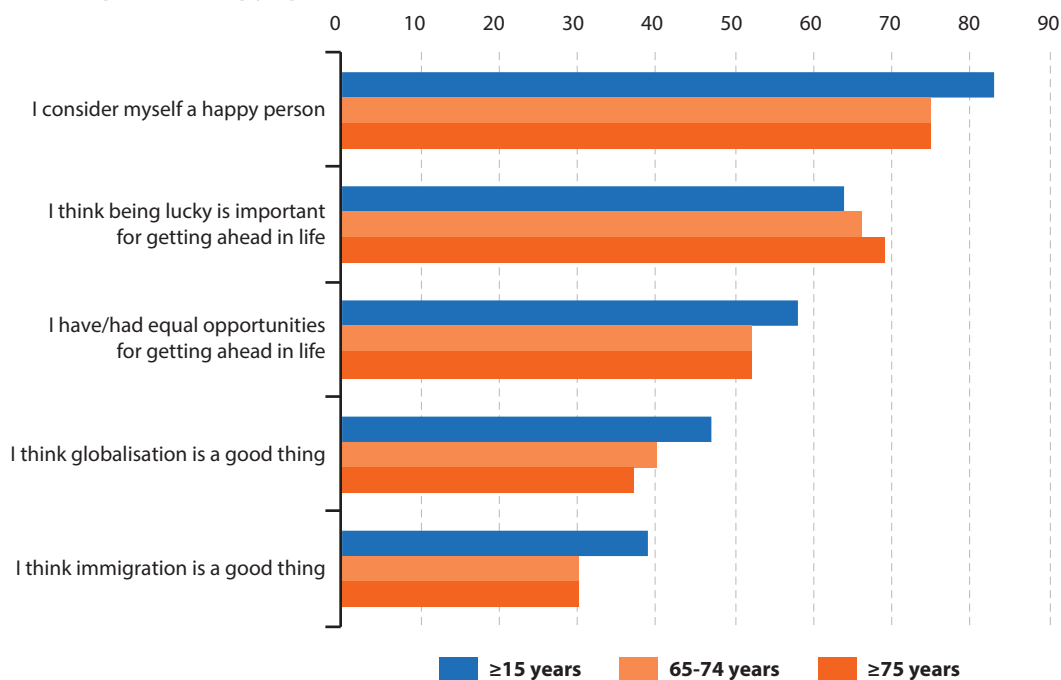
different worlds (economically, culturally and politically).

At the end of 2017, a public opinion survey ⁽⁵⁾ across the EU-28 found that lower shares of older people considered themselves as happy. Furthermore, a lower share of older people (than the adult population in general) thought that globalisation or immigration were good things (see Figure 6.24).

⁽⁵⁾ Special Eurobarometer 471 on fairness, inequality and intergenerational mobility was coordinated by the European Commission's Directorate-General for Communication; fieldwork was carried out in December 2017.

Figure 6.24: Public opinion concerning a range of selected issues, by age class, EU-28, December 2017

(% who agree or strongly agree)



Source: Eurobarometer 471 — Fairness, inequality and inter-generational mobility



Older people are often more positive than middle-aged people in terms of life satisfaction

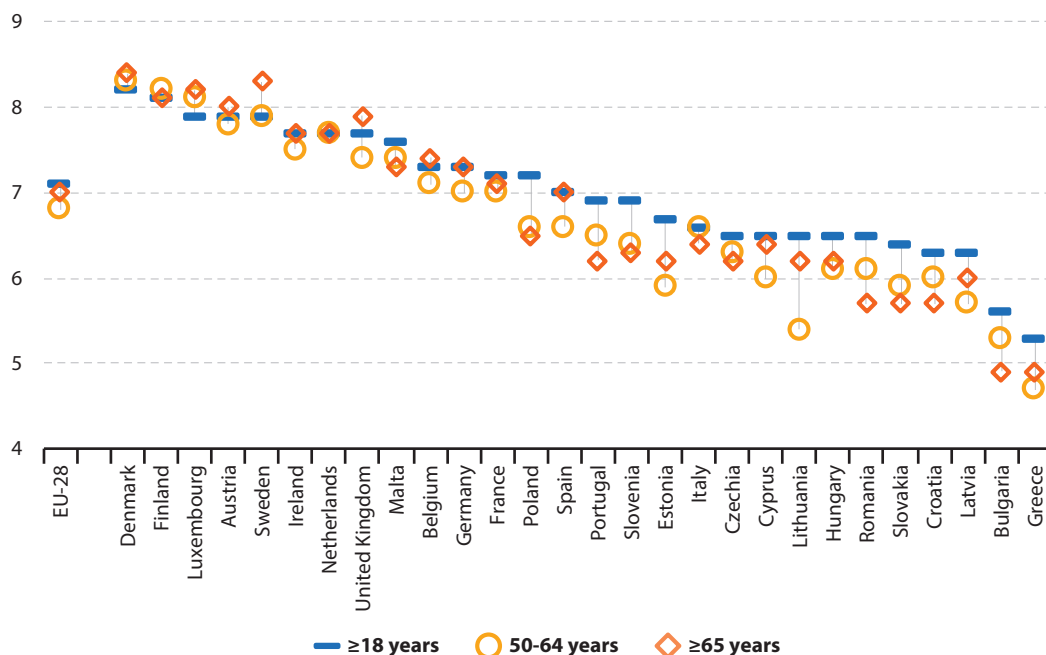
The subjective well-being of older people is affected by their emotional state and cognitive judgment (for example, emotions such as happiness or anxiety), a sense of meaning to life, and a reflective assessment of life; these concepts are encompassed in a single measure covering overall life satisfaction (see Figure 6.25).

Life satisfaction tends to dip in middle age as people move towards retirement, at the end of their working careers; note this is also the period in many people's lives when they have to provide care and ultimately deal with the death of their own parents. Thereafter,

life satisfaction tends to increase for older people (at least up until the point that they start to become frail or suffer from disability/chronic disease).

In the fourth quarter of 2016, the average rating for life satisfaction (on a scale of 1-10) across the whole of the EU-28 adult population (aged 18 years or more) was 7.1. People aged 50-64 years had a lower level of life satisfaction (6.8), while there was a modest increase in life satisfaction for older people (aged 65 years or more; 7.0). Among the EU Member States, the highest levels of satisfaction among older people were recorded in Austria, Finland, Luxembourg, Sweden and Denmark (which had the highest score both for older people and for the adult population in general).

Figure 6.25: Life satisfaction, by age class, fourth quarter 2016
(average rating 1-10 when asked: how satisfied are you with life these days?)



Source: Eurofound, European quality of life survey, 2016

Getting in touch with the EU

In person

All over the European Union there are hundreds of Europe Direct Information Centres. You can find the address of the centre nearest you at: https://europa.eu/european-union/contact_en

On the phone or by e-mail

Europe Direct is a service that answers your questions about the European Union. You can contact this service

- by freephone: 00 800 6 7 8 9 10 11 (certain operators may charge for these calls),
- at the following standard number: +32 22999696 or
- by electronic mail via: https://europa.eu/european-union/contact_en

Finding information about the EU

Online

Information about the European Union in all the official languages of the EU is available on the Europa website at: https://europa.eu/european-union/index_en

EU publications

You can download or order free and priced EU publications at: <https://publications.europa.eu/en/publications>. Multiple copies of free publications may be obtained by contacting Europe Direct or your local information centre (see https://europa.eu/european-union/contact_en).

EU law and related documents

For access to legal information from the EU, including all EU law since 1952 in all the official language versions, go to EUR-Lex at: <https://eur-lex.europa.eu>

Open data from the EU

The EU Open Data Portal (<http://data.europa.eu/euodp/en>) provides access to datasets from the EU. Data can be downloaded and reused for free, both for commercial and non-commercial purposes.

Ageing Europe

LOOKING AT THE LIVES OF OLDER PEOPLE IN THE EU

Statistical information is an important tool for understanding and quantifying the impact of political decisions on different age groups within society. *Ageing Europe — looking at the lives of older people in the EU* provides a detailed picture of the daily lives of older people in the EU with data for individual EU Member States and EFTA countries.

Each chapter presents statistical information in tables, figures and maps, accompanied by a descriptive analysis highlighting the main findings. Statistical indicators are presented for the following six subjects: population developments; housing and living conditions; health and disability; working and moving into retirement; pensions, income and expenditure; social life and opinions.

For more information

<https://ec.europa.eu/eurostat/>



Publications Office
of the European Union

Print: ISBN 978-92-76-09814-0
PDF: ISBN 978-92-76-09815-7