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**Trends and changes in household and personal  
circumstances on death of a partner in England and Wales,  
1971 to 2001**

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## **Abstract**

This article examines trends and changes in the personal and household circumstances of couples separated by death at four successive censuses from 1971 to 2001 in England and Wales. It provides a descriptive analysis using data from the Office for National Statistics Longitudinal Study which represents approximately a one per cent sample of the population. Findings draw attention to the effects of mortality improvements and changes in family and household composition of couples separated by death. The influence of recent trends in labour force participation, home ownership and car use, and how these circumstances changed following the death of a spouse or partner, are also described. The financial and economic implications for couples and bereaved partners are discussed in a concluding section.

## Introduction

Ageing and mortality are major challenges for policy and political debate (Dunnell, 2008). Accurate projections are required to inform health and social care provision (Wanless, 2006), pension reform (Department for Work and Pensions, 2006), and insurance based products such as mortgage protection and equity release schemes (Lloyd, 2007). Trends in ageing and mortality also have implications for bereaved people.

Factors affecting mortality rates and changes in mortality rates, such as age, gender and social class (Mortality Research Working Group, 2008), influence bereavement through the relationships and circumstances that existed prior to the death. Death of a spouse or partner produces perhaps the most convergent set of circumstances that shape experiences of both mortality and bereavement. Key determinants of partnership formation such as age, income and education (Ermisch *et al.*, 2006), and the influence of a shared life (Wilson, 2002), mean that what happens to people when their partner dies is closely linked to their circumstances and behaviour as a couple (Stroebe *et al.*, 2006). Service delivery and professional practice at the end of life may also bring together experiences of dying, death and bereavement (Department of Health, 2008).

It might be expected that the personal and household context of death of a partner would be shaped by prevailing socio-demographic and economic trends affecting the population as a whole (Cartwright, 1991). Rising life expectancy might lead to an increase in the age at which couples are separated by death and influence their position in the life course. Trends in the ageing of partner bereavement may be further shaped by fluctuations in marital age differences (Bhrolcháin, 2005) and cohort differences in health risky lifestyles (Willets, 2004). Outcomes for bereaved people are likely to vary by social class and income, and may affect women and men differently (Howarth, 2007; Oliviere and Monroe, 2004).

Mortality improvements may underpin other changes in the circumstances of couples where one partner dies. The proportion of couples with paid-up mortgages, the presence of dependent or adult children, and the extent to which one or both partners were in paid employment are related to age at death. Such circumstances may in turn have been influenced by trends in age at marriage, parental age on the birth of children, home ownership, participation of women in the labour force and retirement decisions, as well as rates of marital dissolution and re-partnering. Developments in social and economic policy may have further shaped couple's circumstances before separation by death and those of the one who lives on through, for example, the provision of long-term care, survivors' pensions and the tax system. In short, the circumstances and impact of death of a partner will depend on a complex mix of age, period and cohort effects across a range of social, demographic and economic factors.

We have recently completed an ESRC funded study of the financial implications of death of a partner (Corden *et al.*, 2008). This was a mixed methods study, based on qualitative interviews with 44 people whose partner died in the previous two years and secondary analysis of quantitative data on over 750 couples separated by death drawn from the British Household Panel Survey (BHPS) (Corden and Hirst, 2008). We investigated changes in people's financial circumstances and economic well-being following the death, the impact on their spending patterns, savings and debt, and explored their experiences of dealing with administrative and regulatory bodies that govern income streams and financial arrangements. We also looked at the impact of financial transitions on people's experiences of bereavement and grieving. However, it was beyond the scope of our study to investigate how the circumstances in which couples are separated by death had changed over recent decades and the economic implications of these for the one who lived on.

This article uses data from the Office for National Statistics Longitudinal Study (ONS LS) to examine trends and changes in the personal and household circumstances of couples separated by death. We have already used the LS to assess the representativeness of our BHPS study sample (Corden *et al.*, 2008). Further analysis of the LS, reported here, aims to provide historical perspective on death of a partner in England and Wales over three decades. The approach is descriptive and exploratory: no attempt is made to evaluate the factors associated with changes in the circumstances of couples although attention is drawn to some likely drivers including age and cohort effects. Rather, we focus on the financial and economic implications and consider how these might affect future cohorts of couples where one partner dies.

The LS also provides provisional quantitative assessments of questions for which we currently lack precise estimates. These include how many cohabiting couples were separated by death and how many couples were living apart because either or both partners lived in a communal establishment. Interest in such questions extends beyond social policy and the funding of long-term care to the legal rights and responsibilities of partners and other home sharers.

## **Methods**

We used data for England and Wales from official mortality statistics and from the ONS Longitudinal Study at four successive census points from 1971 to 2001. We introduce each data set in turn and go on to describe the research design.

## Mortality statistics

Information published by the Office for National Statistics on 'new widows' and 'new widowers' is derived from entries made at the registration of deaths.<sup>a</sup> Since 1939, official mortality statistics have recorded the legal marital status of deceased persons and the surviving spouse's date of birth as part of the confidential details authorised by the 1938 Population Statistics Act. Data on widow(er)hoods relate to the number of deaths registered in each year up to 1992, and the number of deaths occurring in each year from 1993. These data were used to chart recent trends in the number of people who became widows or widowers; the change in published widow(er)hood statistics had negligible impact on this analysis.<sup>b</sup>

## ONS Longitudinal Study

The Longitudinal Study (LS) links census and vital registration records for around one per cent of the population of England and Wales (Blackwell *et al.*, 2003). The original sample comprising approximately 500,000 individuals or 'LS members' was drawn from the 1971 census using four birth dates. Details of their circumstances have been updated with information collected in the 1981, 1991 and 2001 censuses. The sample is continually refreshed by the addition of one per cent of immigrants and births using the same four birth dates, with further details of new entrants from subsequent censuses, and so remains nationally representative. Major strengths of the LS are the large sample size, low non-response and attrition rates, and inclusion of the institutional population. Limitations include the ten year gap between census enumerations, the restricted range of information collected at each census, changes over time in the definition and coding of key variables such as marital status and economic activity, and differences between censuses in population coverage and data quality (Brassett-Grundy, 2003).

Bereaved spouses are routinely identified by a trawl of the annual death files: linkage to the LS relies on matching their date of birth in the census record and the death register. As noted above, legal marital status is recorded on death; therefore, death of a partner in the LS identifies widows and widowers, and does not cover cohabiting couples separated by death (Hattersley and Creeser, 1995). Two groups of bereaved

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<sup>a</sup> New widow(er)s statistics for England and Wales, 1939 to 2003, are compiled by ONS from mortality statistics and published as follows:

New widowers data set (PMH61A)

<http://www.statistics.gov.uk/StatBase/xsdataset.asp?vlnk=5287&Pos=&ColRank=1&Rank=224>

New widows data set (PMH61B)

<http://www.statistics.gov.uk/StatBase/xsdataset.asp?vlnk=5288&Pos=1&ColRank=1&Rank=208>.

<sup>b</sup> Due to industrial action by registrars of births and deaths, information concerning marital status of deceased persons was not collected in 1981 at nearly half of death registrations. Estimates for 1981 were interpolated from 1980 and 1982 figures.

people were identified: pre-bereavement and post-bereavement cohorts. Pre-bereavement cohorts include LS members present at a particular census whose spouse died within two years following the census; post-bereavement cohorts include LS members whose spouse died less than two years before a census and were present at the census. The choice of a two year window either side of a census was a compromise between the need for sufficiently large cohorts for sub-group analysis, and the need to ensure that circumstances enumerated in a census were not too far removed from those at the date of death (see further below).

Both pre-bereavement and post-bereavement cohorts were constructed from LS samples covering the 1981, 1991 and 2001 censuses; only a pre-bereavement cohort could be identified in 1971 because prior widow(er)hoods have not been added to the initial sample. Table 1 shows the number of people in each cohort. These comprised LS members usually resident in a private household or communal establishment (apart from staff and relatives of staff).<sup>c</sup>

We attempted to corroborate the dates of birth of spouses identified in the pre-bereavement cohorts because discrepancies between the census record and the death register could indicate people who had re-partnered before the census or re-married after the census, as well as simple recording errors. In the event, few mismatches were identified: 1.7 per cent overall failed to match on at least two elements of date of birth (day, month, or year). It was decided to retain these apparent discrepancies as they would not alter the conclusions drawn here.

**Table 1 Number of bereaved LS members in the study sample**

Census	Cohort	Women	Men	Total
1971	Pre-bereavement	3120	1446	4566
1981	Pre-bereavement	2773	1430	4203
	Post-bereavement	2595	1282	3877
1991	Pre-bereavement	2836	1347	4183
	Post-bereavement	2688	1229	3917
2001	Pre-bereavement	2644	1267	3911
	Post-bereavement	2631	1133	3764

Source: ONS Longitudinal Study

Census information on bereaved people, covering their personal characteristics, housing circumstances and household composition, was collated for each cohort;

<sup>c</sup> Cases where there was a discrepancy between the main LS and widow(er)hood files in the sex of the deceased spouse were excluded. The 2001 bereavement cohorts also exclude cases with imputed age values, students not at their term-time address, and LS members with initial extract records only.

personal details of deceased partners was also linked to pre-bereavement cohorts. In addition, the ages of bereaved people and deceased partners at the time of death were calculated from vital events records.

These data were used to examine trends and changes at the population level in the personal and household context of death of a partner. Thus, pre-bereavement cohorts were examined for trends in the circumstances of couples separated by death between 1971 and 2001. Comparisons between pre-bereavement and post-bereavement cohorts provided a provisional indication of changes that might be associated with, or accompany, the death of a partner.

Additionally, we examined the living arrangements in 2001 of all LS members, regardless of marital status, who died within two years of the census. People's living arrangements were derived from responses to census questions on marital status and relationships within the household. These data were used to estimate the number of cohabiting, as well as married, couples where one partner died.

## **Evaluating the study design**

There are limitations in using LS data to investigate partner bereavement. These include gaps in linking death registrations and census records; restriction to legally married partners;<sup>d</sup> and uncertainty about whether personal and household circumstances, including marital status, reported in a census prevailed at the time of death. Linkage rates for the number of recorded LS widow(er)hoods as a proportion of the number expected have improved over time, from 77 per cent in the first decade of the LS to 94 per cent between 2001 and 2004.<sup>e</sup> Linkage rates have also varied according to whether the surviving spouse was a woman or a man (Hattersley and Creeser, 1995). During the 1970s and 1980s, the identification of bereaved people was more complete where the surviving spouse (the LS member) was a man. However, linkage rates have improved at a faster rate for bereaved women and since the late 1990s have exceeded those of bereaved men.<sup>f</sup>

We evaluated the LS in two ways. First, we looked at the extent to which circumstances recorded at a census might be indicative of the circumstances that

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<sup>d</sup> Deaths of registered same sex partners have been recorded in the LS following implementation of the Civil Partnership Act (2004), which legally recognised registered same sex partnerships in the UK.

<sup>e</sup> The expected number of widow(er)hoods occurring to LS members is estimated from official mortality figures. Linkage rates from 1971 to 2004 can be found at: <http://www.ons.gov.uk/about/who-we-are/our-services/longitudinal-study/data-quality/event-sampling-and-linkage/widow-er--hoods/index.html#Equation>.

<sup>f</sup> Widow(er)hoods by sex 1971 to 2004: pdf document available at: <http://www.ons.gov.uk/about/who-we-are/our-services/longitudinal-study/data-quality/event-sampling-and-linkage/widow-er--hoods/index.html#Equation>.

prevailed at the time of a partner's death. Secondly, we looked for evidence of non-random attrition between the date of a partner's death and the census date.

The first assessment focuses on pre-bereavement cohorts and involved charting census variables against length of follow-up, that is according to the time elapsed between a census and a partner's death. Observed trends were much as expected.<sup>9</sup> For example, the proportion of working age LS members and partners in paid employment was somewhat lower the nearer the census was to the death, indicative of withdrawal from the labour market as end of life approached. Slightly fewer LS members were living with their partner on census night if their partner died within the first rather than the second year after the census, a possible consequence of partners' admission to residential, hospice or hospital care. Further evidence of partners' deteriorating health may explain the observation that LS members were more likely to describe themselves as providing 20 hours or more care a week where partners died soon after the 2001 census, although we cannot be certain that they were caring for their partner. LS members themselves were somewhat more likely to have reported a limiting long-term illness the nearer the census was to the date of their partner's death. Whether LS members had changed address during the 12 months before a census showed no clear relationship with how near to the death such moves had taken place.

Apart from caregiving and partners' employment status, which varied systematically with length of follow-up, differences in circumstances between couples where a partner died within less than six months of a census or from 19 to 24 months after a census were relatively small (less than five percentage points). Overall, pre-bereavement cohorts reflect the circumstances of LS members whose partners died within 12 to 18 months of a census.

The second assessment is most relevant for assessing the reliability of comparisons between pre-bereavement and post-bereavement cohorts. Like other quasi-cohort designs that draw different samples from the same population on different occasions, comparisons of cohorts are intended to represent key transitions or turning points. A major limitation is that the transition measured here, death of a partner, happens earlier in the post-bereavement cohorts than in the pre-bereavement cohorts. Although such comparisons provide some indication of possible consequences following a partner's death, they may be influenced by other changes in the circumstances of couples and bereaved people. For example, a rise in car ownership levels will increase households' access to a car in pre-bereavement cohorts relative to that of post-bereavement cohorts, irrespective of the death of a partner.

In addition, the post-bereavement cohorts were subject to attrition in a way that pre-bereavement cohorts were not. Attrition to post-bereavement cohorts occurs because

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<sup>9</sup> Full details can be obtained from the authors.

they were constructed retrospectively from those bereaved LS members who survived until the census following their partner's death. In contrast, pre-bereavement cohorts were constructed prospectively, from each census until a partner's death: attrition here arises from LS members who died before their partner.

Differences in rates of attrition can be gauged from Table 1, which shows that post-bereavement cohorts were around six per cent smaller on average than pre-bereavement cohorts, more so at earlier censuses and for men. Part of the explanation for the smaller size of post-bereavement cohorts is increased risk of mortality following death of a partner (Stroebe *et al.*, 2007). Across the three post-bereavement cohorts, nine out of ten LS members whose partner died in the two years preceding a census were present on census night. Of those not present, almost half had died before the census (four per cent overall); the remainder were otherwise unaccounted for (five per cent).

To assess the impact of attrition, we examined age and sex differences in the composition of pre-bereavement and post-bereavement cohorts. These comparisons showed a somewhat higher proportion of women in post-bereavement cohorts (68 v. 67 per cent) possibly indicative of excess mortality among widowers. As might be expected, post-bereavement cohorts were somewhat older, around one year on average at each census, than pre-bereavement cohorts. These differences provided no compelling evidence to weight the age and sex distribution of post-bereavement cohorts to match those of pre-bereavement cohorts, and unweighted findings are reported below.

## **Findings**

We look first at the number of new widows and new widowers recorded in official mortality statistics, taking a longer temporal perspective than that covered by the LS. We then go on to estimate the number of married and cohabiting couples separated by death before describing trends and changes in the circumstances of LS members whose partners died.

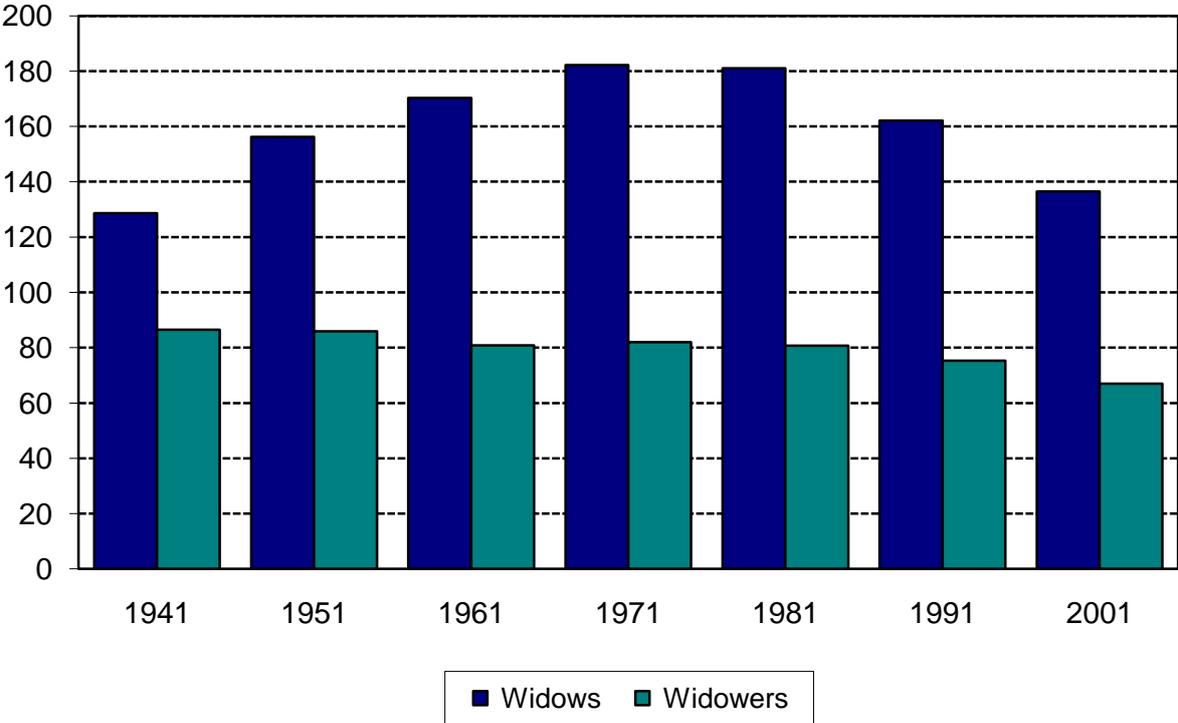
### **Recent trends in widow(er)hood statistics**

Figure 1 shows that the number of new widows increased between 1941 and 1971 and declined thereafter. In contrast, the number of new widowers has declined steadily, though more slowly, since the 1940s. Across the period covered by the LS, the number of people experiencing the death of a marital partner fell by over 60,000, from 264,000 in 1971 to 203,000 in 2001, a 23 per cent decline. This decline has been faster among women (25 per cent) than men (18 per cent).

Figure 1 shows further that more women than men experienced the death of a partner reflecting long-established gender differences in couples separated by death. Throughout the twentieth century, women were typically younger than their male spouses (Bhrolcháin, 2005) and have generally lived longer than men (Mortality Research Working Group, 2008), leading to a preponderance of widows. However, the ratio of widows to every 100 widowers has declined in recent decades from 222 in 1971 and 1981, to 200 in 2001.

These trends are consistent with gender differences in rising life expectancy. Between 1941 and 1971, mortality improvements were generally greater for women than men. Since 1981, life expectancy has increased at a faster rate for men than for women (Willets *et al.*, 2004).

**Figure 1 Number of new widows and new widowers, 1941 to 2001, England and Wales (thousands)**



Source: see footnotes on page 4.

**Estimating the number of couples separated by death**

Although widow(er)hood statistics provide a useful starting point for estimating the incidence of partner bereavement, they probably underestimate the number of couples separated by death. The definition of marital status in the registration of deaths has yet to reflect the diversity of family forms. Separated, unmarried cohabitation, same sex partnerships, and ‘living apart together’ are not recognized in the registration process. As a consequence, some people recorded as married at the

time of death may not have been in a relationship or not married to the partner with whom they were living; and some people recorded as single, widowed or divorced may have been living with a partner.

We can use the ONS Longitudinal Study (LS), which links census records and death registrations, to explore the living arrangements of people before they died. Table 2 compares the census defined marital status of LS members who died within two years of the 2001 census with the marital status record on the registration of their death. The table is organised according to whether or not LS members said they were living with a partner at the time of the census, distinguishing between married and cohabiting couples.

Reports of marital status and partnership histories are not always reliable (Barrett and Wellings, 2002), or easy to interpret (White *et al.*, 2000), and comparisons of marital status recorded at census and death reveal both expected and unexpected shifts. Thus, 174 people in a married couple at the time of the census were recorded as widowed when they died, indicating that their partner may have died before them. Among cohabiting couples, a decrease in the number of divorced or single people, matched by an increase in the number of married people, draws attention to possible changes in their legal marital status following the census. Changes in marital status among those in communal establishments are perhaps least reliable because details registered on death may have been informed by members of staff rather than close relatives. They indicate a decrease in the number of married people that, on the face of it, was associated with an increase in those regarded as divorced or single, but no increase in the widowed group.

Differences in marital status between the census record and registration of death can be used, with caution, to inform assumptions about the marital status of couples separated by death. One set of assumptions (described in Box 1) indicates that 4,391 people might have been part of a couple, though not necessarily co-resident, when they died. This figure is somewhat higher than the 4,301 recorded as married on death, suggesting that official mortality statistics represent around 98 per cent of couples where one partner died. Other assumptions would produce different estimates.

That 98 per cent of couples separated by death were probably legally married may be compared with an estimated 96 per cent derived from the British Household Panel Survey (BHPS), explained in Box 2. The true estimate may lie between these two figures. The LS figure is probably an overestimate because it excludes same sex couples. The BHPS is probably an underestimate because some cohabitants could have married before the death of their partner which took place some six months on average after the interview. In addition, the BHPS generally excludes couples where one or both partners were in a communal establishment at the date of death. Neither

source fully counts couples where one partner usually lived elsewhere (Haskey, 2005).

Whatever the limitations of these data sources, the number of couples where one partner dies is likely to be higher than indicated by those recorded as married when death is registered, mainly because registration fails to take account of unmarried cohabitation. In 2001, over 203,000 people in England and Wales were recorded as married on registration of their death (ONS, 2003). Applying a midpoint estimate (between the LS and BHPS estimates), that 97 per cent of couples separated by death were legally married, produces an additional 6,000 couples who were cohabiting when one partner died, making almost 210,000 couples altogether.

These figures set the scope and relevance of our research. Finding that, say, five per cent of people reported serious financial problems following the death of a partner would indicate that around 10,000 newly bereaved partners each year might benefit from emotional support, practical advice and information about their financial circumstances. The challenge is to identify those most at risk and target interventions tailored to individuals' needs (Stroebe *et al.*, 2006).

**Table 2 Living arrangements of LS members in 2001 by marital status at census and date of death, England and Wales**

	April 2001 census	Died before 1 May 2003
Married couple		
Single	0	5
Married	4089	3890
Widowed	0	174
Divorced	0	9
Separated	3	n/a
Not stated	n/a	14
Total	4092	4092
Cohabiting couple		
Single	51	46
Married	19	51
Widowed	50	51
Divorced	104	87
Separated	14	n/a
Not stated	n/a	3
Total	238	238
Individual or lone parent		
Single	743	739
Married	97	151
Widowed	3272	3268

	April 2001 census	Died before 1 May 2003
Divorced	455	478
Separated	100	n/a
Not stated	n/a	31
Total	4667	4667
Communal establishment		
Single	288	307
Married	240	209
Widowed	1394	1375
Divorced	66	90
Separated	7	n/a
Not stated	n/a	14
Total	1995	1995
All living arrangements		
Single	1082	1097
Married	4445	4301
Widowed	4716	4868
Divorced	625	664
Separated	124	n/a
Not stated	n/a	62
<b>Total</b>	<b>10992</b>	<b>10992</b>

Notes:

n/a means the category was not available.

Married includes those who have remarried.

Single means never married.

Separated but legally married could be recorded only in the census.

Not stated could be recorded only at registration of death.

Source: ONS Longitudinal Study

### Box 1 Partnerships on separation by death

From Table 2, we may assume that those in a couple comprised the following:

- 3,890 people in a married couple at the census and recorded as married at death.
- 238 people in a cohabiting couple at the census. This may be an overestimate if cohabitation happens to be a relatively transitory arrangement.
- 54 people representing the *net increase* in the number of individuals and lone parents recorded as married between the census and date of death. This figure may underestimate the extent of re-partnering in this group through unmarried cohabitation.
- 209 married people who were living in communal establishments at the census.

Adding these figures together indicates that 4,391 LS members might have been part of a couple when they died.

**Box 2 Estimating the number of couples separated by death using the British Household Panel Survey**

The BHPS is a nationally representative survey of private households and aims to interview the same people every year (Lynn, 2006; Taylor *et al.*, 2006). Records of sample members' deaths that occurred between successive annual interview waves from 1991 to 2004 enabled us to identify 756 people whose partner died (Corden *et al.*, 2008). Of these, 27 people (four per cent) said they were cohabiting when interviewed before their partner's death, including two people who lived with partners of the same sex. These interviews took place around six months on average before the death (SD=4).

**Personal and household circumstances**

In this section, we present findings on trends and changes in the personal and household circumstances of couples where one partner died. These findings are based on comparing the socio-demographic profiles of LS members in the pre-bereavement cohorts identified following the censuses conducted from 1971 to 2001 (see Table 1). Where appropriate, we also consider changes in people's circumstances that might be associated with the death of a partner by comparing pre-bereavement and post-bereavement cohorts identified in the 1981, 1991 and 2001 censuses.

Trends and differences were assessed using regression techniques with census and cohort as covariates, taking account of age, other variables and potential interaction effects as appropriate. Findings are reported separately for women and men because women predominate in each cohort and bereavement experiences vary by gender (Stroebe *et al.*, 2001). Sample numbers may vary because of missing or imputed information on relevant variables.

*Age and sex*

Separation by death is mostly the experience of older couples and now happens much later in the life course than previously. Table 3 shows that death of a partner during the early years of the twenty-first century typically occurred when people were in their early 70s, an increase of around six or seven years on three decades earlier. The ageing of partner bereavement may be due to increased health benefits associated with marriage as well as mortality improvements affecting all groups. The additional years lived by married people shown here exceed estimated increases of two to three years since 1981 in life expectancy for the general population at age 65 (ONS, 2006). These comparisons are consistent with research showing that mortality improvements during the 1990s appear to be greater for married than for non-married people (Murphy *et al.*, 2007).

**Table 3 Mean and median ages of LS women and men on death of a partner, 1971 to 2001, England and Wales**

	1971	1981	1991	2001	1971 to 2001	
					Change	% change
<i>Women</i>						
Mean (SD)	63.1 (11.5)	65.5 (11.5)	68.1 (11.3)	69.3 (11.7)	6.2	9.8
Median	64	67	69	71	7.0	10.9
<i>Men</i>						
Mean (SD)	65.6 (12.1)	67.8 (12.3)	70.1 (11.8)	71.9 (12.4)	6.3	9.6
Median	67	70	71	74	7.0	10.4
<i>Base</i>						
<i>Women</i>	3120	2773	2836	2644	–	–
<i>Men</i>	1446	1430	1347	1267	–	–

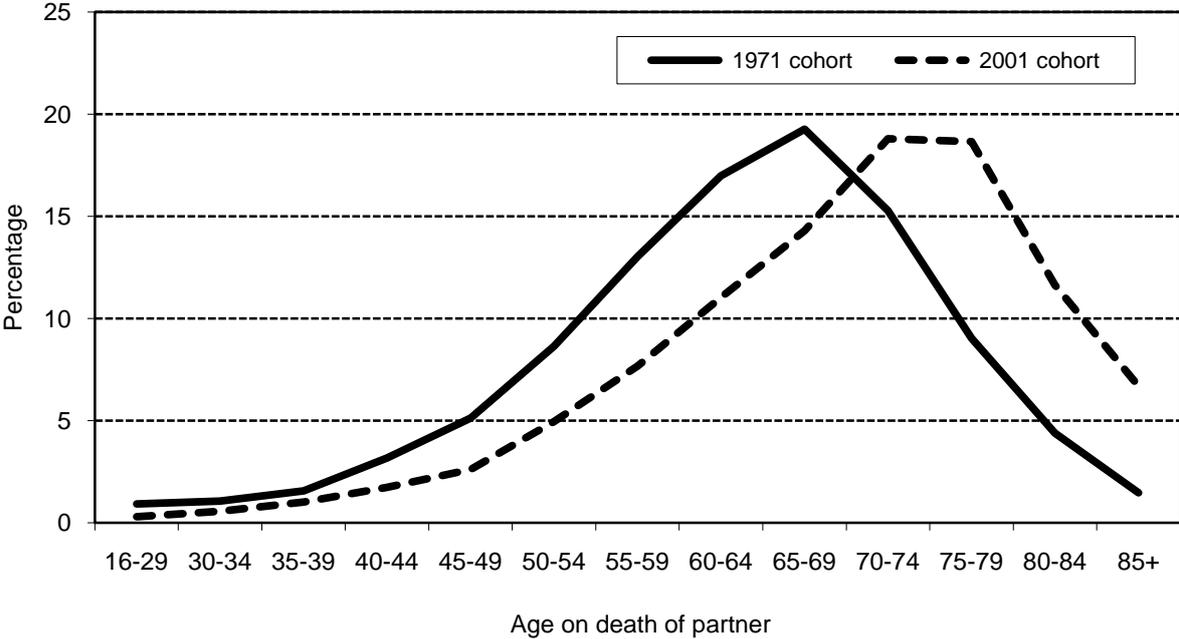
Source: ONS Longitudinal Study

Thus, most people were in older age groups when their partner died and increasingly so. Figure 2 shows that recent increases in the age of people when a partner died have boosted the proportion of people bereaved in their 70s and beyond, and reduced the proportion aged between 40 and 70. In the 24 months following the 1971 census, 33 per cent of women were aged 70 and over when their partner died, compared with 57 per cent in an equivalent period following the 2001 census. Comparable figures for bereaved men were 44 and 64 per cent respectively.

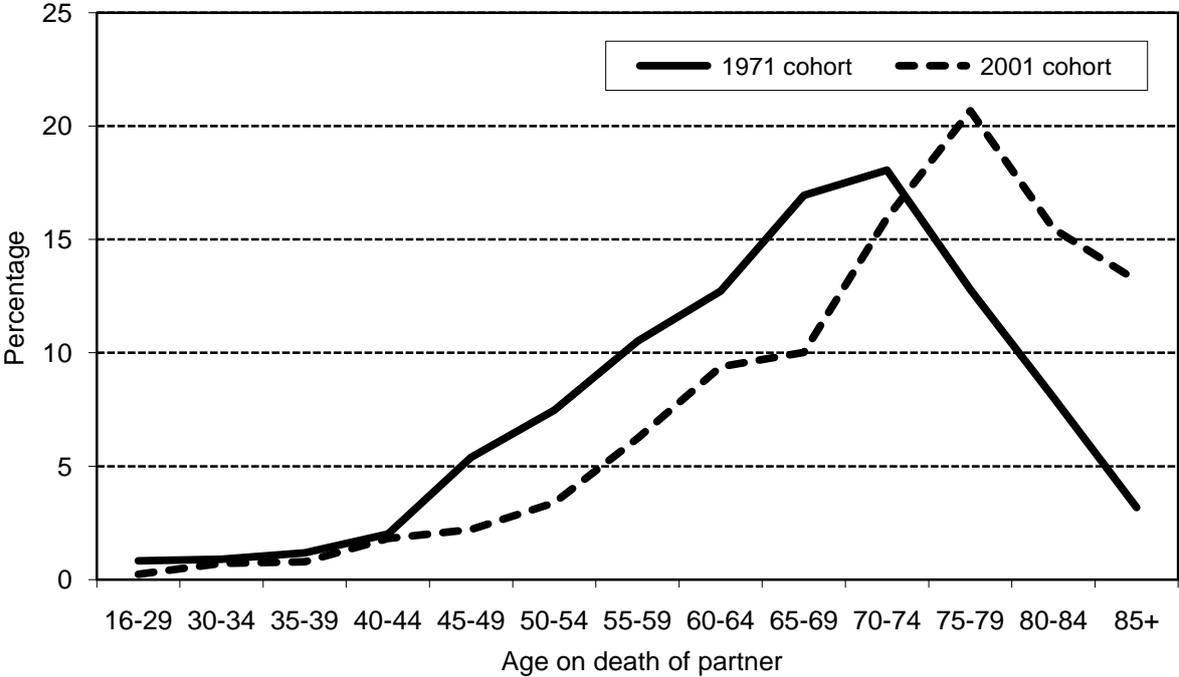
Bereaved women were between two and three years younger on average than bereaved men when their partner died, a difference that mirrored the age gap in couples separated by death. Across these cohorts, women were 2.9 years younger on average than their partner but marital age differences varied according to which partner died. Women were around 3.7 years younger, and men around 1.3 years older, than their partner who died, reflecting the association between ageing and mortality.

Age differences in couples separated by death varied little between 1971 and 2001 although we lack partnership histories to investigate these further (Bhrolcháin, 2005). One consequence of bereaved women being younger than their male counterparts, and women's longer life expectancy, is that women are likely to live longer than men following the death of a partner; however, for the vast majority of bereaved women and men these years are increasingly lived in old age.

**Figure 2a Percentage of LS women by age on the death of a partner, 1971 and 2001, England and Wales**



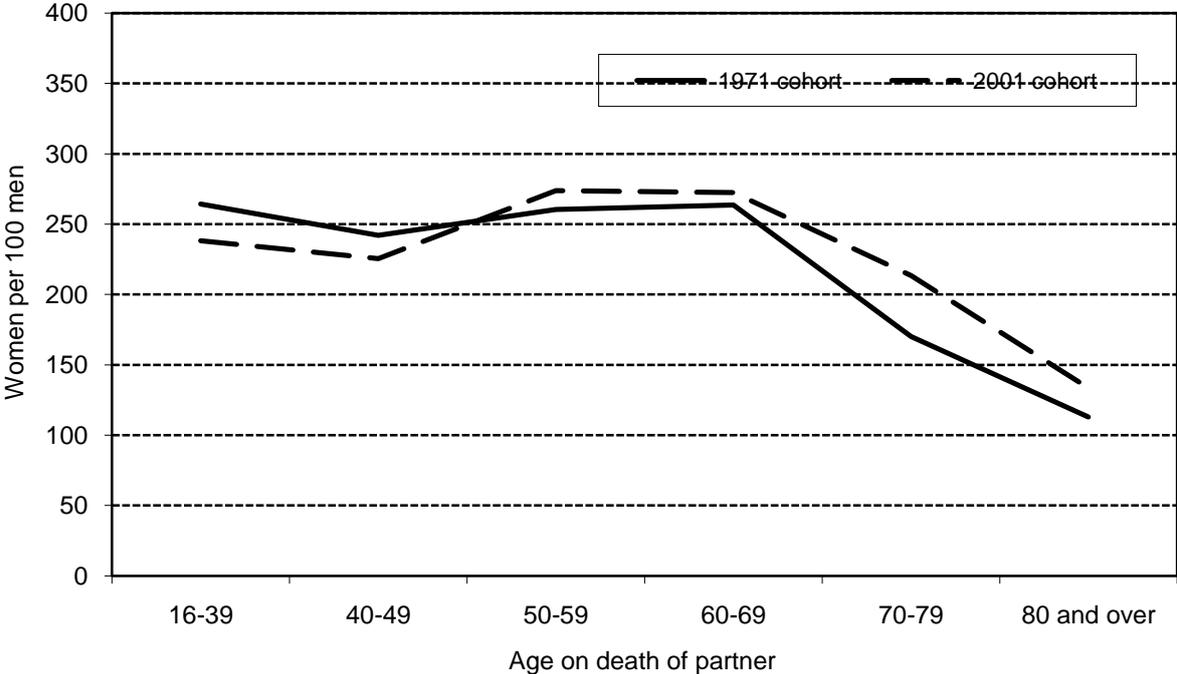
**Figure 2b Percentage of LS men by age on the death of a partner, 1971 and 2001, England and Wales**



Source: ONS Longitudinal Study

Women were twice as likely as men in the pre-bereavement cohorts to experience the death of a partner and that ratio changed little across the study period, decreasing from 216 to 209 women to every 100 men between the 1971 and 2001 cohorts. Gender disparities in partner bereavement were substantial in all but the oldest old, such that men in their 80s and older were almost as likely as women to experience the death of a partner (Figure 3). However, the ratio of widows to every 100 widowers appears to have increased in older age groups since 1971 but this may reflect improvements, described above, in the identification of LS women whose partner died.

**Figure 3 Sex ratio of LS members by age on the death of a partner, 1971 and 2001, England and Wales**



Source: ONS Longitudinal Study

*Cultural identities*

The vast majority of LS members identified themselves as belonging to the white majority population, as might be expected given the younger age profiles of ethnic minority groups. However, the number of LS members identifying themselves with an ethnic minority increased between 1991 and 2001, the only censuses in which such information was collected. The proportion of LS members born outside the UK also increased across the study period (Table 4).

These findings reflect the ageing of immigrant cohorts who settled in Britain during the 1950s and 1960s. Between 1971 and 2001, the proportion of LS members born outside the UK who were aged 65 and over when their partner died almost doubled

from 36 to 66 per cent. Comparable figures for the UK born population increased more slowly from 49 to 69 per cent respectively. The age distributions of widowed LS members from ethnic minorities also converged with those of the majority population. In 2001, 54 per cent of LS members identifying with an ethnic minority were aged 65 and over when their partner died, up from 25 per cent of those bereaved ten years earlier. By comparison, there was little change in the proportion of similarly aged LS members from the white majority: from 66 per cent in 1991 to 69 per cent in 2001.

**Table 4 Percentages of LS members born outside the UK and identifying with an ethnic minority group before the death of a partner, 1971 to 2001, England and Wales**

	1971	1981	1991	2001
Born outside the UK				
Women	4.1	4.5	5.6	7.2
Men	3.6	3.7	6.2	7.2
Ethnic minority group				
Women	n/a	n/a	1.2	3.0
Men	n/a	n/a	1.9	2.2
<i>Base</i>				
<i>Women</i>	3119	2773	2836	2583
<i>Men</i>	1446	1429	1347	1253

Source: ONS Longitudinal Study

### *Ill health and impairment*

People whose partners died were often not in good health themselves, possibly due in part to caring for and caring about a partner approaching the end of life. In the 1991 and 2001 censuses, those living in private households were invited to indicate whether they had a long-term illness, health problem or disability which limited their daily activities or the work they did. A substantial and increasing minority of people in all age groups reported in the affirmative. In the 1991 cohort, 33 per cent of women and 37 per cent of men said they had a limiting, long-term illness, rising to 43 and 47 per cent respectively in the 2001 cohort.

These findings indicate that more couples were living together in poor health before separation by death; they may also have been living together for more years in poor health. Although people are living longer, healthy life expectancy, defined as years of life in good or fairly good health, or without impairment, has not been rising as fast as life expectancy (ONS, 2006).

### *Caregiving*

In the 2001 pre-bereavement cohort, 36 per cent of women and 40 per cent of men reported that they provided unpaid help or support to someone who was frail or elderly, or had a long-term health problem or disability. The recipients of such care were not identified; however, excluding couples not living together, we might assume that those providing 20 or more care hours a week, 28 per cent of women and 31 per cent of men, saw themselves as providing care for a spouse or partner. These proportions declined systematically with how long after the census partners had died: from around 35 per cent of those whose partners died within six months to around 25 per cent of those whose partners died within 19 to 24 months of the census. This trend might indicate an increased likelihood of identifying as a carer as end of life approached. However, the proportion identifying themselves as providing care showed no consistent variation with age although important factors such as duration of partners' care and support needs, and contact with service providers, could not be taken into account.

Survey questions on informal or unpaid caregiving scarcely touch on the interdependence and mutual support that often define conjugal-type relationships, especially in older age where one or both partners may have support needs and provide care for the other. Both partners were ill or disabled in a substantial minority of couples and there is evidence that might indicate reciprocal caregiving: 12 per cent of partners in the study sample described themselves as care providers at the 2001 census before they died, including seven per cent who provided at least 20 hours of care a week.

### *Living arrangements*

Mindful of the caveats about reported marital status noted above, Table 5 shows that the vast majority of couples, more than nine out of ten, were living together at the census before one partner died. That proportion declined across the study period, especially from 1981 onwards. Living in a communal establishment before a partner's death contributed to this trend although under two per cent of LS members were recorded in such settings. However, the proportion in communal establishments increased over time, driven in part by policy developments on long-term care provision for older people. As reflected here, policy changes led to a rise in institutional admissions after 1980 and a levelling off during the 1990s (Grundy, forthcoming). The partners of LS members in communal establishments may themselves have been living in such settings, in some cases in the same establishment.

**Table 5 Percentages of LS women and men living in a couple or living apart before the death of a partner, 1971 to 2001, England and Wales**

	1971	1981	1991	2001
<b>Women</b>				
Co-resident with married spouse	96.4	96.3	93.4	91.5
LS member in communal establishment	0.3	0.4	1.5	1.7
Other living arrangements	3.3	3.3	5.1	6.8
<b>Men</b>				
Co-resident with married spouse	96.5	95.5	94.1	91.0
LS member in communal establishment	0.2	0.8	1.3	1.4
Other living arrangements	3.3	3.7	4.6	7.6
<b>Base</b>				
<i>Women</i>	<i>3119</i>	<i>2773</i>	<i>2836</i>	<i>2643</i>
<i>Men</i>	<i>1446</i>	<i>1429</i>	<i>1347</i>	<i>1266</i>

Source: ONS Longitudinal Study

‘Other living arrangements’ in Table 5 covers LS members living in private households whose spouses lived elsewhere. Absent spouses cannot be traced in these data: couples may have separated or spouses may have been working away from home or serving overseas. Some LS members whose spouse was absent may have been cohabiting with another partner. Given the older age profile of couples separated by death, we might suppose that many absent partners were living in communal establishments in the months before they died, including residential care homes, nursing homes, hospices and hospitals.

It is possible to identify cohabiting couples in the 1991 and 2001 censuses: some may have married before one partner died and some may represent new partnership formation following separation or divorce. Whatever their situation, they formed a tiny proportion of those living in private households before the spouse’s death (Table 6). Most LS members whose spouse was absent before the death were described as living on their own, with or without dependent children, at the time of the census and their numbers increased only slightly between the 1991 and 2001 cohorts.

Table 6 also summarises living arrangements after the death and shows that few people had re-married or were cohabiting within two years of bereavement. Although re-partnering can be understood as a psychobiological reaction to grief and loss, to replace the one who has died (Archer, 1999), these findings suggest that it was an option few had considered or sought. Rather, formation of a new partnership depends on the availability of potential partners, the feasibility of re-partnering, and the desirability of a partnership (Davidson, 2006).

Men were somewhat more likely to have formed a new partnership than women; however, both women and men under 65 were more likely to have re-partnered than those who were older (women 3.1 v. 0.8, men 5.6 v. 1.9 per cent in the 2001 cohort). Overall, new partnership rates decreased between the 1991 and 2001 cohorts, associated with a decline in formal re-marriage. However, new partnership rates remained steady among bereaved women under 65 between the two censuses (3.2 in 1991 and 3.1 per cent in 2001) but declined among men (8.4 and 5.6 per cent respectively); among people aged 65 and over, the proportion who re-partnered halved among women and men alike.

**Table 6 Percentages of LS women and men by living arrangements before and after the death of a partner, 1991 and 2001, England and Wales**

	Pre-bereavement		Post-bereavement	
	1991	2001	1991	2001
<b>Women</b>				
Single/lone parent	4.3	5.9	97.5	98.5
Married couple	95.2	93.3	2.1	0.9
Cohabiting couple	0.5	0.7	0.3	0.6
<b>Men</b>				
Single/lone parent	3.8	5.7	94.8	97.2
Married couple	95.6	92.5	3.7	1.7
Cohabiting couple	0.7	1.8	1.4	1.1
<b>Base</b>				
<i>Women</i>	<i>2788</i>	<i>2599</i>	<i>2610</i>	<i>2531</i>
<i>Men</i>	<i>1327</i>	<i>1248</i>	<i>1178</i>	<i>1087</i>

Note: LS members in private households; data on cohabitation not available for 1971 and 1981.

Source: ONS Longitudinal Study

As noted above (Table 5), some LS members were living in communal establishments at the census before their partner died. Table 7 shows further that more people lived in institutional care after the death than before, and the proportion doing so has increased since the early 1970s. Although the numbers in institutional care are relatively small, the widening gap between pre-bereavement and post-bereavement cohorts may indicate that death of a partner increasingly influences the volume, pattern and timing of admissions.

**Table 7 Percentages of LS women and men living in communal establishments before and after the death of a partner, 1971 to 2001, England and Wales**

	1971	1981	1991	2001
<b>Women</b>				
Pre-bereavement	0.3	0.4	1.5	1.7
Post-bereavement	–	1.8	2.7	3.7
<b>Men</b>				
Pre-bereavement	0.2	0.8	1.3	1.4
Post-bereavement	–	1.4	4.1	4.1
<b>Base</b>				
<i>Women</i>				
<i>Pre-bereavement</i>	3119	2773	2836	2643
<i>Post-bereavement</i>	n/a	2594	2688	2629
<i>Men</i>				
<i>Pre-bereavement</i>	1446	1429	1347	1266
<i>Post-bereavement</i>	n/a	1280	1229	1133

Source: ONS Longitudinal Study

### *Household composition*

There has been a sustained decline in the proportion of people living in multi-generational households since 1971 (Falkingham and Grundy, 2006), and this trend is reflected in the changing circumstances of couples separated by death. Since the 1980s, people were less likely to have responsibilities for children under age 16 or under 18 and at school or college at the census before their partner died (Table 8). Trends in the proportion of couples living with parents are less clear-cut but also suggest a decline. The increasing age at which death of a partner occurs may have contributed to both these trends meaning, for example, that any children were more likely to have been counted as adults and perhaps left home, but other factors such as declining family size may have played a role. Nonetheless, Table 8 shows that sizeable minorities of women and men would have shouldered the responsibility of looking after children and young people on their own after their partner died.

**Table 8 Percentages of LS women and men living with dependent children or parents before the death of a partner, 1971 to 2001, England and Wales**

	1971	1981	1991	2001
Dependent children in the family				
Women	18.5	18.3	14.4	13.1
Men	22.5	26.8	17.2	17.9
Parents				
Women	n/a	2.8	2.4	0.9
Men	n/a	3.1	2.9	0.0
<i>Base</i>				
<i>Women</i>	1667	1266	1023	780
<i>Men</i>	640	523	408	302

Note: LS members under 65 in private households; includes step children and step parents in 2001 only.

Source: ONS Longitudinal Study

The proportion of people living with adult children at the census before their partner's death has also declined, almost halving since the early 1980s, reflecting wider trends towards residential independence of older people. However, death of a partner is associated with an increased propensity to live with adult children and accounted for one in seven widowed people in 2001. Table 9 shows further that differences in proportions between pre-bereavement and post-bereavement cohorts have not changed over time, suggesting that the impact of a partner's death on sharing accommodation with adult children has not diminished.

**Table 9 Percentages of LS women and men living with adult children before and after death of a partner, 1981 to 2001, England and Wales**

	1981	1991	2001
Women			
Pre-bereavement	19.4	16.6	10.8
Post-bereavement	22.3	19.9	14.6
Men			
Pre-bereavement	17.3	16.2	9.1
Post-bereavement	19.2	17.8	13.5
<i>Base</i>			
<i>Women</i>			
<i>Pre-bereavement</i>	2761	2793	2354
<i>Post-bereavement</i>	2548	2615	2459
<i>Men</i>			
<i>Pre-bereavement</i>	1418	1330	1140
<i>Post-bereavement</i>	1262	1179	1053

Note: LS members in private households; data not available for 1971.

Source: ONS Longitudinal Study

### *Household size*

Changes in living arrangements and household composition described above have contributed to a rise in the extent to which couples lived on their own before separation by death. Table 10 shows that the proportion of two person households in pre-bereavement cohorts increased by more than 10 percentage points after 1971. An increase in the number of LS members living on their own at the census before their partner died was less marked: from under one per cent in 1971 to over four per cent in 2001 with much of the increase occurring since 1981. Following the death of a partner, the proportion of single person households increased dramatically and has become more widespread with each succeeding cohort.

**Table 10 Percentages of LS women and men by number of people in household before and after the death of a partner, 1971 to 2001, England and Wales**

	Pre-bereavement				Post-bereavement		
	1971	1981	1991	2001	1981	1991	2001
<b>Women</b>							
1	0.7	0.9	2.9	4.2	63.0	72.4	75.7
2	64.0	69.6	74.7	75.5	21.3	17.1	14.8
3	19.4	17.0	14.1	13.0	8.5	6.3	6.0
4 or more	15.9	12.4	8.3	7.2	7.3	4.3	3.5
<b>Men</b>							
1	0.8	1.6	2.8	4.7	63.2	71.6	76.2
2	63.1	70.4	74.5	76.0	20.0	17.0	14.6
3	20.4	15.4	14.4	11.5	9.0	5.6	5.4
4 or more	15.8	12.6	8.3	7.8	7.8	5.8	3.8
<b>Base</b>							
<i>Women</i>	<i>3111</i>	<i>2761</i>	<i>2793</i>	<i>2599</i>	<i>2548</i>	<i>2615</i>	<i>2531</i>
<i>Men</i>	<i>1443</i>	<i>1418</i>	<i>1330</i>	<i>1248</i>	<i>1262</i>	<i>1179</i>	<i>1087</i>

Note: LS members in private households; post-bereavement cohort not available in 1971.

Source: ONS Longitudinal Study

### *Housing tenure*

Successive censuses indicate a marked increase in home ownership in the 30 years to 2001, alongside declining proportions in publicly funded housing and privately rented accommodation. Just under half of couples separated by death were recorded as owner occupiers in 1971; that proportion had increased to almost three out of four couples by 2001. The largest increases in home ownership occurred between the 1981 and 1991 cohorts, boosted in part by the 'right to buy' legislation of the 1980s which enabled public sector tenants to purchase their home at discounted prices (Grundy, forthcoming).

Table 11 shows further that couples living in their own home were more likely to have been outright owners in 2001 than those in 1991, possibly due in part to the longer life span of the later cohort during which mortgage agreements could be completed. Three out of four outright owners were aged 65 and over in both 1991 and 2001.

**Table 11 Percentages of LS women and men by housing tenure before the death of a partner, 1971 to 2001, England and Wales**

	1971	1981	1991	2001
<i>Women</i>				
Owner occupier	48.6	53.4	66.9	74.8
Owned outright	n/a	n/a	49.9	59.5
Owned with mortgage	n/a	n/a	17.0	15.3
Social housing	31.1	37.6	27.0	19.7
Private renting	20.3	8.9	6.2	5.5
<i>Men</i>				
Owner occupier	49.0	56.6	66.2	74.2
Owned outright	n/a	n/a	47.3	56.3
Owned with mortgage	n/a	n/a	18.9	17.9
Social housing	30.6	34.0	27.3	22.6
Private renting	20.4	9.4	6.5	3.3
<i>Base</i>				
<i>Women</i>	3111	2761	2793	2473
<i>Men</i>	1443	1418	1330	1197

Note: LS members in private households.

Source: ONS Longitudinal Study

After the death, apparently more people were able to own their home outright, probably as a result of receiving pension and insurance pay-outs or legacies to clear outstanding balances on a mortgage, or by moving to more affordable properties (Table 12).

**Table 12 Percentages of LS women and men owning their own home before and after the death of a partner, 1991 and 2001, England and Wales**

	1991	2001
Women		
Pre-bereavement	74.6	79.5
Post-bereavement	81.7	88.1
Men		
Pre-bereavement	71.5	75.8
Post-bereavement	74.8	84.6
<i>Base</i>		
<i>Women</i>		
<i>Pre-bereavement</i>	1868	1851
<i>Post-bereavement</i>	1740	1778
<i>Men</i>		
<i>Pre-bereavement</i>	880	894
<i>Post-bereavement</i>	751	760

Note: LS members in owner occupied houses; data not available for 1971 and 1981.

Source: ONS Longitudinal Study

### *Household mobility*

As well as forming new households with adult children or moving into communal establishments, death of a partner might lead some bereaved people to move house. Economic factors may play a role here, triggering moves to smaller, more manageable and affordable accommodation or to release equity, as well as moving to be nearer family and friends. Similar factors may influence household mobility before death, including moving to be near hospital and palliative care services; however, moving house may be seen as too disruptive as end of life approaches.

Overall, less than one in ten people moved house within a year or so of their partner's death. However, Table 13 shows that bereaved people were more likely to have moved house in the past year than those living in a couple before separation by death. These comparisons may misrepresent the impact of a partner's death on moving house because people in the post-bereavement cohorts could have moved *before* the death if their partner had died less than 12 months before a census (that is, within the same window for reporting a change of address). Taking this possibility into account did not alter the broad conclusion: people whose partners died more than 12 months before a census were somewhat more likely to have moved house than those whose partners died within 12 months of a census (6.2 and 4.9 per cent respectively in the 2001 post-bereavement cohort).

**Table 13 Percentages of LS women and men who changed address in past year before and after the death of a partner, 1981 to 2001, England and Wales**

	1981	1991	2001
Women			
Pre-bereavement	3.5	3.2	3.3
Post-bereavement	7.1	4.6	5.8
Men			
Pre-bereavement	3.5	1.7	3.5
Post-bereavement	6.3	4.7	5.3
<i>Base</i>			
<i>Women</i>			
<i>Pre-bereavement</i>	2761	2793	2421
<i>Post-bereavement</i>	2548	2615	2374
<i>Men</i>			
<i>Pre-bereavement</i>	1418	1330	1204
<i>Post-bereavement</i>	1262	1179	1025

Note: LS members in private households; data not available for 1971.

Source: ONS Longitudinal Study

These findings indicate that death of a partner may trigger residential moves; they also shed some light on the timing of such moves. Comparing the post-bereavement one year migration rates in Table 13 (around five per cent in 1991 and 2001) with an estimated 35 per cent of the widowed population changing address over ten years, between 1991 and 2001 (Uren and Goldring, 2007), indicates that moves consequent on the death of a partner were more likely to occur several years after the death, rather than in the first 12 months or so. Although, widow(er)hood may be associated with increased rates of household mobility, the incidence or timing of such moves may be triggered by less direct or immediate consequences of bereavement, whether to do with changes in health, income or accommodation needs. Trends in household mobility since 1981 are difficult to interpret but suggest that the impact of a partner's death on one year migration rates has decreased slightly, perhaps due to increased home ownership and the often drawn out process of buying and selling a home. In fact, home owners were half as likely to have moved house following the death of a partner prior to the 2001 census compared with those in rented accommodation: an odds ratio of 0.48 compared with 0.86 in 1981 and 0.57 in 1991.

### *Economic activity*

Among people of working age, employment levels in couples before separation by death are likely to be lower than those of their peers in the general population because of withdrawal from the workforce through ill health of the partner and the demands of providing care at home. Employment rates may also reflect wider trends in the working age population that have produced increases in women's workforce participation alongside falls in men's participation through early retirement.

Thus Table 14 shows a six or seven percentage point rise since 1971 in women's employment rates at the census before their partner died compared with a fall of more than 20 percentage points in men's employment. The decline in men's employment rates was concentrated among those aged 55 to 64 while the largest increases in women's rates were found among those under 45, or just under state retirement age (55 to 59 years). By the end of the study period however, men in all age groups were still more likely than women to be in paid work just before their partner died.

Death of a partner may itself influence employment decisions as people reassess their needs and priorities. Table 14 shows that differences in employment rates before and after the death of a partner were relatively small, possibly reflecting diverse constraints and choices influencing individuals' decisions. Some people may resume paid employment as soon as they are ready to do so although childcare arrangements may complicate or delay a return to work. Other people may decide to find a job after the death which, for some, may have been preceded by withdrawal from the workforce, or reduced work hours, to provide care for their partner. Some people may be unable to work for health or other reasons, and some may decide they no longer need to work because of inherited wealth or a survivor's benefit from their partner.

The findings show that women were almost as likely to be in paid work after their partner's death as before, or more likely in the 2001 cohorts; in contrast, men's employment rates following the death were below pre-bereavement levels in both the 1991 and 2001 cohorts. Responsibility for children following the death of a partner influenced employment rates and affected women and men differently. One or more dependent children in the family reduced the likelihood of women having a job after their partner died, by over 20 percentage points among those under 45 in 2001, but had no effect on men's employment levels.

**Table 14 Percentages of LS women and men of working age in paid employment before and after the death of a partner, 1971 to 2001, England and Wales**

	1971	1981	1991	2001
Women				
Pre-bereavement	48.4	53.5	54.4	55.0
Post-bereavement	–	52.7	53.9	57.9
Men				
Pre-bereavement	88.7	74.6	66.7	65.3
Post-bereavement	–	78.5	57.5	60.3
<i>Base</i>				
<i>Women</i>				
<i>Pre-bereavement</i>	1157	858	625	482
<i>Post-bereavement</i>	n/a	672	564	428
<i>Men</i>				
<i>Pre-bereavement</i>	644	523	408	311
<i>Post-bereavement</i>	n/a	428	346	214

Note: LS members under state pension age in private households.

Source: ONS Longitudinal Study

Trends in partners' employment rates at the census before their death were broadly similar although fewer were in paid work, as might be expected. Women's employment rates had increased by 14 points since 1971 so that approaching half (45 per cent) were in paid work at the 2001 census before their death. A similar proportion of men were in employment at that census (46 per cent) following a 29 percentage point decline over the thirty years to 2001 (Table 15).

**Table 15 Percentages of LS members' partners in paid employment before their death, 1971 to 2001, England and Wales**

	1971	1981	1991	2001
Women	30.6	37.4	38.3	45.0
Men	75.2	63.1	52.2	46.2
<i>Base</i>				
<i>Women</i>	484	388	300	220
<i>Men</i>	1256	870	649	455

Note: LS members' partners under state pension age in private households.

Source: ONS Longitudinal Study

### *Access to a car or van*

Car ownership is commonly used as an indicator of both geographical mobility and living standards, and recent trends have paralleled the rise in home ownership described above. In the early 1970s, around 40 per cent of LS members recorded that they and their partner owned a car or van or had one available for use; that proportion had increased to around 70 per cent at the turn of the century (Table 16). Older couples were less likely to have a car than younger couples: 27 per cent where the LS member was aged 65 and over in 1971 compared with 52 per cent of those under 65. Age differences have changed little since then despite the spread of car ownership: comparable figures in 2001 were 63 and 85 per cent respectively.

Access to a car reflects gender roles within couples. Before the death of their partner, slightly fewer women than men had use of a car, possibly because some husbands were too ill or disabled to drive; following the death, car access declined markedly for women but only slightly for men.

**Table 16 Percentages of LS women and men with access to a car or van for private use before and after the death of a partner, 1971 to 2001, England and Wales**

	1971	1981	1991	2001
<i>Women</i>				
Pre-bereavement	37.9	50.6	58.2	68.9
Post-bereavement	–	32.5	35.4	45.2
<i>Men</i>				
Pre-bereavement	43.5	54.7	63.3	72.2
Post-bereavement	–	51.0	60.3	67.8
<i>Base</i>				
<i>Women</i>				
Pre-bereavement	3111	2761	2793	2521
Post-bereavement	n/a	2548	2615	2438
<i>Men</i>				
Pre-bereavement	1443	1418	1330	1218
Post-bereavement	n/a	1262	1179	1051

Note: LS members in private households.

Source: ONS Longitudinal Study

## Economic implications

In this section, we consider some of the implications for policy and practice of the findings presented above, focusing on economic issues for couples and bereaved partners. Some of our insights and observations here both draw on and are supported by findings from the initial mixed methods study (Corden *et al.*, 2008).

### *Partnership trends*

Mortality statistics show a steady decline, since the 1970s, in couples separated by death but that trend will soon be reversed. As the first of the post-war boomer generations reaches older age groups, the number of people experiencing death of a partner will grow. Deaths in England and Wales are projected to increase throughout much of this century, perhaps by more than half (ONS, 2009a). Forecasts of partner deaths are not available; however, between 2007 and 2031 the number of people aged 65 and over living in a couple is projected to rise from just under five million to over eight million (ONS, 2009b).

How many face financial difficulties following the death of a partner will depend, amongst other things, on partnership status. The vast majority of couples, who are married or in a civil partnership, are covered by legislation protecting property rights and financial responsibilities when one partner dies. Contrary to widespread beliefs about 'common law marriage' (Barlow *et al.*, 2008), opposite sex cohabitants and unregistered same sex couples are economically vulnerable when partnerships end in separation or death (Haskey, 2001; Wong, 2005). Projections show that unmarried cohabitation is increasing, particularly in older age groups (Wilson, 2009). Between 2007 and 2031, the number of cohabitants aged 65 and over is expected to increase four-fold, from 131,000 to 550,000 (ONS, 2009b). Recent proposals for legislative reform, which aim to give them similar rights and responsibilities to those of married couples (Law Commission, 2007), would mitigate some of the financial difficulties they might face following the death of a partner.

With a growing number of couples in older age, and increasingly complex combinations of income and assets in retirement, demand is likely to rise for advice and information services to deal with the financial transitions and adjustments that follow the death of a partner (Brazier *et al.*, 2009). Some people may limit or prevent difficulties by thinking ahead to changes in their economic circumstances that might follow death, including discussing this with a partner and writing a will, and some may receive practical help with money matters from family members or friends before and after the death. Raising financial awareness and capability at key points in people's lives, such as at marriage or civil registration, the birth of a child, taking out a mortgage, and on retirement, should include planning for death. How financial issues affecting dying and bereaved people are dealt with, at a time when they are vulnerable to the emotional impact of loss, will also be an important indicator of service quality across a wide range of providers, including the funeral industry;

palliative care and bereavement services; financial institutions; central and local government; and centres providing debt counselling, welfare rights and money management advice.

### *Health and care needs*

Most people who experience the death of a partner are elderly and increasingly so across the three decades examined here. The ageing of partner bereavement may mean that people whose partners died were not in good health themselves. Ageing may, in turn, have implications for people's capabilities in dealing with some of the financial issues that arise following the death. As well as declining physical and cognitive capacity, the ageing process is associated with psychological changes that can adversely affect individuals' decision making and comprehension, and the ability to process difficult, challenging or negative information (Finucane *et al.*, 2002). Financial uncertainties following loss of a partner's income, new anxieties about spending, and the practicalities of dealing with regulatory bodies and administrative processes that govern financial transitions following a death, may be particularly burdensome for older people in poor health. The health effects of ageing may also have implications for whether and how older couples plan ahead for death and bereavement by making and modifying a will and registering power of attorney.

Caring for a partner approaching the end of life may adversely affect the caregiver's health as well as increase financial costs for the couple. When the death of a partner leads to loss of mutual care and support, meeting the health and social care needs of the one who lives on may trigger demand for residential or domiciliary services (Glaser *et al.*, 2006), especially where the person now lives alone (Seale, 1990). Accessing such provision may have financial implications for the wider family and service providers as well as the bereaved partner.

### *Living standards*

The ageing of partner bereavement means that people's financial circumstances and economic well-being following the death of a partner will have been shaped by:

- constraints, events, opportunities and choices over a long life course affecting paid work, housework, family formation, and caregiving;
- levels and sources of income available in retirement, mainly state pensions and benefits and, less widely, occupational and personal pensions;
- housing wealth and decumulation in later life as people dip into savings and reduce their assets and capital reserves; and
- limited opportunities to combat financial difficulties or economic decline following death of a partner through paid work or re-partnering.

Employment participation and job history are major determinants of living standards following death of a partner. Their impact depends on which partner died because opportunities and outcomes over the life course are shaped by gendered patterns of

work and family life (Price, 2006). Women's lifetime earnings are generally lower than those of men because they are more likely to work part-time in low paid jobs and to have working lives interrupted by caring for young children, parents and other kin. Apart from some who work in the public sector, women are less likely to hold jobs that offer an occupational pension or opportunities to accumulate private pension entitlements. Women living in a couple, therefore, are unlikely to be the sole or main earner, or to draw the largest pension in retirement.

As a consequence, women are often worse off than men when a partner dies and, despite recent narrowing of gender differences in life expectancy, the majority of bereaved partners are women. They may lose the contribution to household finances of their partner's salary, or their occupational or personal pension, as well as any state pension and other benefits, including relatively generous work-related disability benefits. Although some women inherit survivors' benefits from their partner's pension, these are unlikely to make up the full loss of a partner's income. By comparison, bereaved men may lose relatively small amounts from their partner's part-time earnings or state pension. Older people without private pension entitlements, investments or survivor's pensions are economically vulnerable when a partner dies; women who experience death of a partner at younger ages, some with children and mortgage debts, are also disadvantaged and likely to be poor in later life (Glaser *et al.*, 2009).

Our findings show that recent trends in employment rates have reduced gender differences in employment levels before *and* after the death of a partner. Further research is required to investigate whether these trends will influence the financial circumstances of future cohorts following the death of a partner. People may need to work for longer to accommodate an ageing population. However, the extent to which this expectation will influence the employment decisions of people following the death of a partner, and whether poor health will be a barrier to working longer, is unclear. State pension reforms should reduce gender inequalities in entitlements; however, the impact on pension savings of reforms to private sector provision, such as automatic enrolment in work pension schemes, and market changes leading to the downgrading or closure of final salary schemes, is less certain (Silcock *et al.*, 2009).

As well as coping with changes in income and sources of income that follow the death of a partner, the one who lives on must also deal with bequeathed debts, assets and property rights. Levels of both personal wealth and personal debt have increased markedly in recent years. Active credit use is currently very low among older people but difficulties dealing with unsecured borrowings following death of a partner may increase in future cohorts more used to a lifestyle based on credit (Finney *et al.*, 2007). Housing, the most important source of personal wealth in the UK, is playing an increasingly important role in couple's financial and inheritance planning and, for some, contributing towards the costs of long-term care and support (HM Government, 2009). Between 1971 and 2002, the value of homes held by the

general population rose 50-fold in contemporary prices, far outstripping inflation and the increase in home ownership levels (Thomas and Dorling, 2004). People who experienced the death of a partner following the 2001 census had considerably more housing wealth or mortgage debt to manage than earlier cohorts, drawing attention to the importance of financial planning for risk and mortgage protection arrangements (Boreham and Lloyd, 2007).

### *Changing economic roles and responsibilities*

A small but increasing proportion of people were living apart from their partner just before they died and, after the death, more than three out of four people in the 2001 cohort were living alone. How people had managed their money as a couple, especially the degree to which they pooled or kept separate their own income streams and made financial decisions, may be important when managing household finances on their own (Pahl, 1989). Some people may feel overwhelmed when dealing with the everyday money management tasks previously undertaken by their partner, while those who had shared financial responsibilities with their partner may find such transitions easier (Age Concern, 2007).

Some people may have taken responsibility for their partner's finances before separation by death where they had been unable to manage their own financial affairs. Such arrangements often develop informally but incapacity in a partner may lead some people to set up legal arrangements such as power of attorney to manage a partner's finances (Arksey *et al.*, 2008). Where a partner lives in a residential or nursing care home, people may have to fund such provision while managing their household finances. Funding arrangements for long-term care are complex and usually involve means testing, with potentially adverse impacts depending on the level and sources of income of each person in the couple (Hancock and Wright, 1999). Dealing with such matters can greatly complicate people's financial affairs and may involve keeping separate their own money and property from that of their partner whose assets they manage (Wright, 1998).

Living alone signifies for many bereaved people the adjustment to loss and changes in household management and status or role that follow the death of a partner. Financial arrangements, budgeting and spending patterns built up by the couple, often over many years, must be reconstructed and brought into line with changed circumstances. The one who lives on may have to take on new economic tasks, which for some include those of breadwinner or household manager, while coping with the loss of a partner who had fulfilled or shared those roles.

Findings from the LS draw particular attention to the role of the car driver which largely conformed to gender divisions within couples. Despite the spread of car ownership, death of a partner leaves many women without ready access to a car. Losing the partner who drove a car can make it difficult to maintain long established patterns of use for shopping, visiting family and friends, leisure and other activities.

There may also be implications for the wider family or friends to help with ongoing transport needs of the bereaved person (Davey, 2006).

#### *Accommodation needs*

Although older people often prefer to stay in their own homes, especially owner occupiers (Askham *et al.*, 1999), death of a partner may prompt people in all tenures to review their accommodation needs and housing costs. Those with a mortgage or living in rented property may experience considerable uncertainty following a partner's death before ongoing payments, security of tenure, and changes in housing benefit are settled. Keeping up mortgage payments can be especially difficult following death of the main earner. Lump sum pay-outs from a pension fund, insurance cover, or a legacy, help some people clear an outstanding balance on their mortgage, but such financial settlements may be contested or delayed.

Although moving house was relatively uncommon in the first year or so following bereavement, death of a partner may be a precursor to residential mobility in the longer term. Those facing difficulties in meeting housing costs, including maintenance and insurance, may choose to look for cheaper accommodation. Some people may eventually consider moving to smaller, more manageable accommodation, or to release equity to meet current or future financial needs, including health care and support. Moving to live with or near to adult children may also be triggered by an elderly widowed parent's health care needs but these may not arise until several years after a partner's death.

#### *Cultural change*

The findings show an increasing proportion of bereaved people from minority communities, a trend that is likely to gather pace in coming decades as they approach the older age profile of the majority population. Ethnic, immigrant and other cultural identities may lie behind different approaches to financial planning for death and bereavement (Quilgars *et al.*, 2008). Such identities may also influence the way in which a deceased person's debt and mortgage payments are dealt with, as well as charitable giving and other financial transactions following bereavement. Although there is little systematic information available here, the ageing of minorities distinguished by faith, ethnicity and other social dimensions will lead to increasingly diverse cultural responses to death and bereavement.

## **Conclusion**

The personal and household circumstances in which couples were separated by death have changed markedly since the early 1970s. The ageing of partner bereavement means that death of a partner is predominantly experienced in the context of a long life course and influenced by the circumstances and transitions associated with older age. Wider social trends, affecting people's family or marital

status, work force participation and housing tenure for example, have changed the economic context of partner bereavement in recent decades. The analysis has focused on gender differences and highlighted some of the changes in living arrangements, economic activity and household composition that may accompany death of a partner. Other factors beyond the scope of the LS data sets, such as nearness of kin (Grundy and Shelton, 2001) and partnership histories (Skew *et al.*, 2009), will have further shaped experiences of bereavement and the financial consequences. The changing circumstances of couples, and widening inequalities in health, wealth and income in older age (Banks *et al.*, 2006), are likely to produce increasingly diverse outcomes when a partner dies. These will need to be better understood in policy development, service organisation and professional practice.

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