

The Changing Demography of Mid-life, from the 1980s to the 2000s

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Abstract

This article examines changes between 1984 and 2007 in the demographic and socio-economic circumstances of British men and women in mid-life. Changing living arrangements in mid-life reflect historical changes in the occurrence and timing of life events such as marriage and parenthood, as well as increased longevity. In order to place mid-life in this wider demographic context, the article first reviews changes over time in kin availability across the adult life course using the British Household Panel Survey (2001) and Understanding Society (2009). The article goes on to use data from the General Household Survey (1984–2007) to document shifts over time in living arrangements for those aged 20–79. In the final part of the article we focus specifically on those aged between 45 and 64 and examine how their characteristics in terms of marital status, educational attainment, activity status and housing tenure have changed over the past quarter century.

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1. Introduction

With the ageing of the large cohorts born between the late 1940s and early 1960s, the number of people in 'mid-life' has been increasing rapidly, that is the period after family formation but before retirement. In 1981, there were 6.2 million people aged 45–64 in Great Britain. By 2010 this age group had risen by 26 per cent to constitute 7.9 million. As well as a growth in the absolute number of people in mid-life, socio-economic and demographic changes such as rising female labour force participation, declining early retirement, increases in the age of parenthood and improvements in longevity have combined to increase the complexity of the social and economic roles occupied by men and women in mid-life^{1,2}. As **Table 1** illustrates, those born in the 1940s are more likely to have married and to have had children than previous or successive generations, while they were less likely to delay family formation and to experience divorce or remarriage. Against this background of shifts in family formation and rising life expectancy, a growing number of reports have highlighted the emergence of the 'sandwich generation'; middle-aged men and women who are simultaneously caring for their children and possibly grandchildren, as well as their elderly parents^{3,4,5}. As well as being an important stage in the life course in its own right, mid-life is also an important precursor to later life. Examination of the characteristics of people in mid-life provides useful insights into the future generation of older people.

Table 1 **Cohort trends in marriage and family formation. England and Wales**

Year of birth	Period life expectancy at birth [∞]	Percentage ever married by age 45	Percentage ever divorced by age 45	Percentage ever remarried by age 45	Percentage childless at age 30	Percentage childless at age 45	Average family size at age 45
Males							
1921	55.6	90	7 [≠]	6 [≠]			
1931	58.7	91	10	7			
1941	n/a	92	20	14			
1951	66.4	88	26	18			
1961	68.1	79	26	15			
Females							
1921	59.6	91	7 [≠]	7 [≠]	27	18	2.05
1931	62.9	94	10	8	18	14	2.34
1941	n/a	95	20	14	16	11	2.34
1951	71.5	93	26	19	23	14	2.04
1961	74.0	85	28	18	34	20	1.96

Notes:

[∞] Life expectancy refers to the year in which the cohort was born and is based on an estimate for the three years surrounding the decennial census e.g. 1920-22. No estimate is provided for 1941 because there was no census.

[≠] Estimate is actually the 1926 birth cohort since this is the latest cohort for which data are available on-line.

Source: Office for National Statistics⁶

However, relatively little research in Britain has focused on mid-life as a distinct phase in the life course. This article uses data from 23 years of the General Household Survey (GHS) to examine changes in the demographic and socio-economic characteristics of people in mid-life over the

period 1984 to 2007. This analysis is supplemented by data from the British Household Panel Survey (BHPS) and Understanding Society (USoc), which are used to explore changes in kin availability over the last decade. The data and methods employed are further described in the section below; changes in kin availability are discussed in Section 3, before moving on to a detailed examination of changes in living arrangements across the life course in Section 4. Both Sections 3 and 4 present data for all adults aged 20–79. Section 5 then focuses exclusively on ‘mid-life’, defined here in terms of the chronological ages 45–64, and investigates the changes in marital status, educational level, activity status and housing tenure of mid-life men and women across the last quarter century.

2. Data and methods

The British Household Panel Survey (BHPS)⁷ and Understanding Society (USoc)⁸

The BHPS and USoc are large-scale household panel surveys which collect information on a broad range of topics, amongst others on the family, education, work, income and wealth, housing, health, social life and socio-economic values^{9,10}. The samples of the BHPS and USoc are representative of the population in Great Britain. Households and individuals aged 16 and over are interviewed annually. Currently, data are available for analysis from 18 waves of the BHPS and from the first year of wave one of USoc¹¹.

The household grid lists all household members and the type of relationship between members. Furthermore, in wave 11 of the BHPS and wave one of USoc, the adult questionnaire included the additional question ‘*We now have a few questions about contact you have with family members not living here with you. Excluding relatives who may be/are living in this household with you at the moment, can you look at this card and tell me which of these types of relatives you have alive at the moment?*’¹² We combined the information from these two sources to construct variables which indicate whether or not a person has at least one living (natural, adoptive or foster-) parent, grandparent, (natural, adopted or foster-) child or grandchild.

The samples for the analysis have been limited to those aged 20–79 who completed an adult interview in the respective waves and have no missing values on age, relationship with household members and kin not living in the household. The samples are further restricted to England, Wales and Scotland because the question on non-household kin was not asked in the survey for Northern Ireland in wave 11 of the BHPS. The final sample sizes are 7,564 for the BHPS and 18,123 for USoc.

The General Household Survey (GHS)^{13,14,15}

The GHS (since 2008 the General Lifestyle Survey or GLF) is a repeated cross-sectional survey which collects information on a range of topics (mainly on demographic and socio-economic characteristics as well as on health) on private households and individuals aged 16 and over in Great Britain. Interviews have been carried out annually since 1971, except in 1997 and 1999. This article uses data from 23 years of the GHS spanning the period 1984 to 2007, including data on age, sex, year of interview, living arrangements, marital status, educational level, activity status and housing tenure. Men and women aged 20–79 are selected without missing information on these variables. The sample sizes are 14,286 for 1984; 11,473 for 1998 and 12,177 for 2007. The variables are categorised as follows:

- Living arrangement: couple, dependent children; couple, independent children; couple, no children; lone parent, dependent children; lone parent, independent children; 1 person only; 2+ families; 2+ unrelated adults;
- Marital status: single; married; divorced; separated; widowed;
- Educational level: GCSE (or equivalent) or lower; A-level (or equivalent); higher education;
- Activity status: in employment, unemployed, economically inactive;
- Housing tenure: owner-occupied; social rented; private rented.

All data presented in the analyses below have been weighted. For the BHPS and USoc, we used the cross-sectional respondent weights which adjust for household-level and within-household individual-level non-response. The GHS weights adjust for household non-response and are calibrated to population totals by age and sex, and separately by region¹⁶.

Data are presented for three years across a 23 year period: 1984, 1998 and 2007. These years were selected to both maximise the time span examined and minimise the impact of changes in question wording and definitions. It is important to note that changes across this time period reflect both age and cohort effects. In order to aid interpretation of the results in Section 5, **Table 2** shows the birth cohorts of those aged 45–54 and 55–64 in each of the three years examined; key demographic indicators by birth cohort are presented in Table 1.

Table 2 **Birth cohorts of those aged 45–54 and 55–64 in each of the three years examined**

Age	Year		
	1984	1998	2007
45–54	Born 1930–1939	1944–1953	1953–1962
55–64	Born 1920–1929	1934–1943	1943–1952

3. Kin availability over the life course

The main focus of this article is to examine the changing demography of individuals in mid-life living in Britain over the past quarter century. An important factor influencing living arrangements as well as economic and social roles is the availability of ‘kin’ i.e. children, parents, grandchildren and grandparents, both within and outside of the household. **Figure 1** shows the proportion of men and women aged 20–79 with at least one living (grand)parent or (grand)child for Great Britain¹⁷. The full and dotted lines indicate kin availability in 2009 and 2001 respectively.

The type of living kin people have differs greatly by age. During young adulthood and the childbearing years (age 20–44), almost everyone has at least one living parent, while the proportion with at least one living grandparent declines sharply from almost 80 per cent among those aged 20–24 to around 10 per cent among those aged 40–44. In their early forties, around three quarters of individuals have one or more children, while a small minority are grandparents at this point in life.

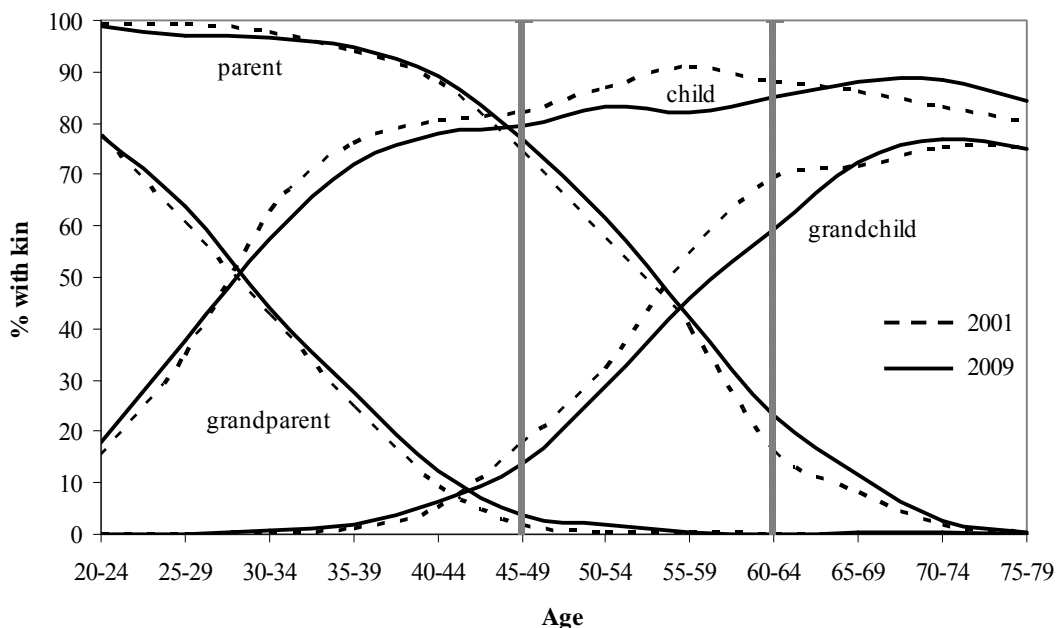
Around three quarters of individuals have at least one living parent in their late forties, but this declines to less than one quarter by the early sixties. The majority have made the transition into grandparenthood by the end of mid-life. There are, however, some fluctuations in the proportion with at least one living child during mid-life. These reflect past changes in the level of childbearing, specifically the 1960s baby boom followed by a decline in fertility during the 1970s. In particular, women aged 45–49 in 2009 were in their peak childbearing years during the 1980s and early 1990s, whereas women aged 60–64 in 2009 were in their childbearing period during the late 1960s and 1970s. It is notable from Table 1 that women born in 1941 have the lowest rate of childlessness by age 45 and, along with women born in 1931, have the highest completed average family size, with an average of 2.34 children.

At older ages (age 65–79), more than 80 per cent have at least one child and more than two thirds have at least one grandchild. By the late sixties, around 10 per cent still have at least one living parent.

Changes over time

The changes in kin availability between 2001 and 2009¹⁸ are relatively small, which is not surprising given the short time span involved. However, some changes are visible: lower and delayed fertility have had a depressing effect on the proportion with a child or grandchild, while the continuing increase in life expectancy has led to a growing proportion with (a) living parent(s) or grandparent(s). The proportion of 50+ year olds with at least one child in 2001 compared to 2009 is noticeably higher in the 50–59 age group but lower after age 65. This change is driven by the large shifts in period fertility between the 1940s and late 1970s, when these people were in their childbearing period. Fertility change probably also explains the difference in the proportion with (a) grandchild(ren) between 2001 and 2009 among 55–64 year olds.

Figure 1 Changes between 2001 and 2009 in the proportion with at least one living (grand)parent or (grand)child, by five-year age groups (20–79) (%)



Sources: British Household Panel Survey, Understanding Society

Gender differences in residential and non-residential children

Figure 2a shows the proportion of men and women with at least one residential child by five-year age groups (20–79) in 2009 and **Figure 2b** shows the proportion of men and women with at least one non-residential child by five-year age groups (20–79) in 2009. These figures clearly show that between age 20 and 44 women are considerably more likely than men to be living with child(ren). Conversely, men are more likely than women to have a non-residential child. In mid-life, a higher proportion of women than men have at least one child not living with them. This reflects in part women’s earlier entry into parenthood compared to men and possibly the higher incidence of childlessness among men compared to women. After age 50, a similar proportion of men and women are living with at least one of their children.

Figure 2a Percentage with at least one residential child in 2009, by five-year age groups (20–79) and gender

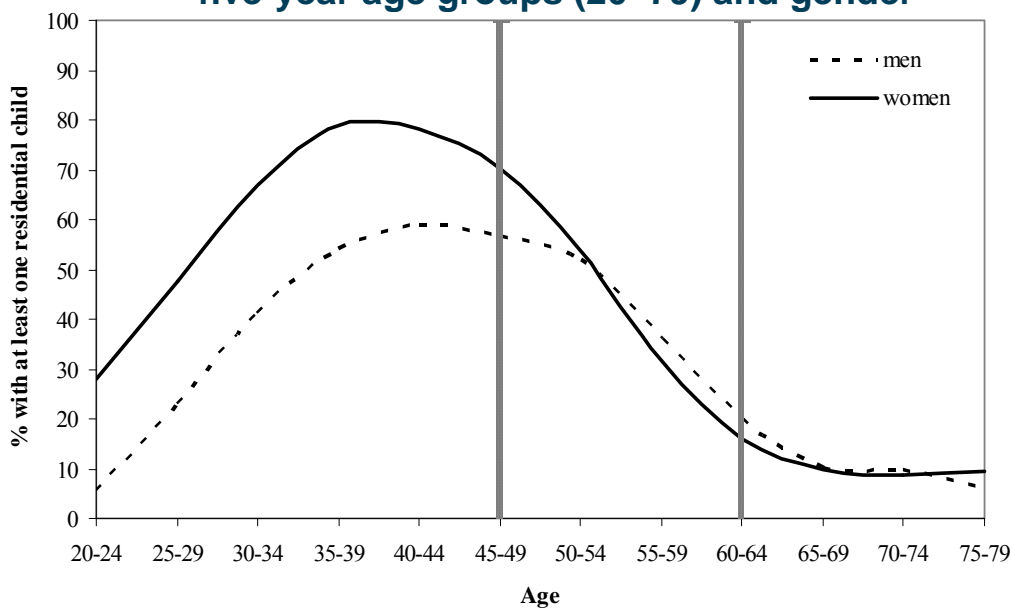
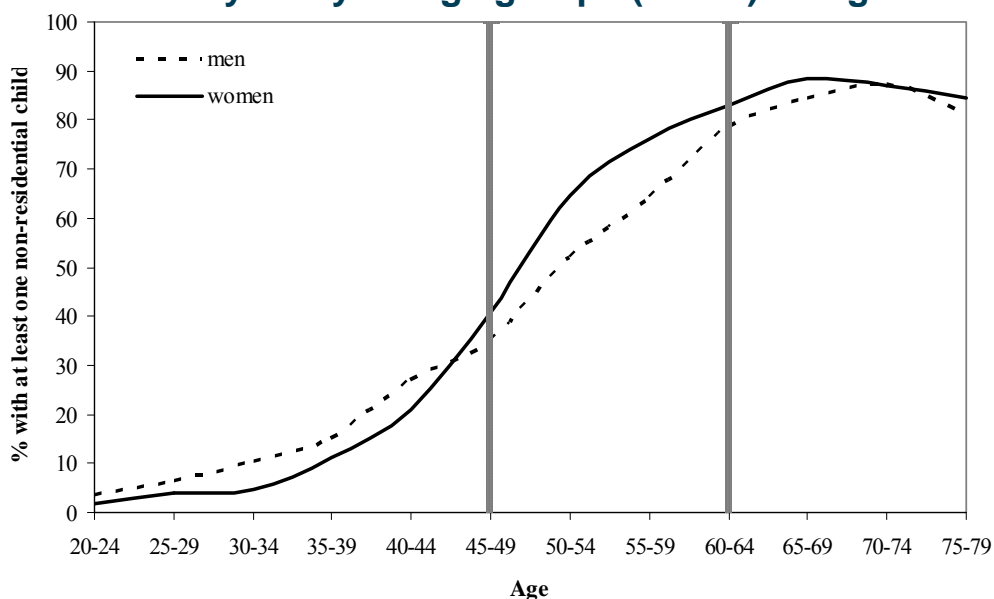


Figure 2b Percentage with at least one non-residential child in 2009, by five-year age groups (20–79) and gender



Source: Understanding Society

There are three main implications of these patterns of kin availability for living arrangements: first, living arrangements will change by age; second, we expect a shift in when people are living with children to later ages; and third, we expect gender differences in the age pattern of living with children, as well as in the likelihood of men and women living alone. The improvement in life expectancy and increased likelihood of having a surviving parent and grandparent in mid-life may also affect the possibility for inter-generational households. Below we go on to explore changes in living arrangements across the life course.

4. Living arrangements over the life course

Figures 3a–3d show the distribution of men and women according to their living arrangements by age. The first two charts show the distribution in 1984 while the second two outline the distribution in 2007. There have been several shifts in living arrangements over time, although there is also a considerable degree of stability. First, the patterns by age are discussed before commenting on the changes over the last quarter century.

During young adulthood and the childbearing years the most common living arrangement is as a couple. A significant minority are living together with one or more unrelated persons in the youngest age group. By the late thirties the great majority are living with a partner and dependent children. During early mid-life, there is a shift to living with a partner and independent children, while by late mid-life most are living in a couple without children. In old age, more than three quarters of people are either living alone or in a couple without children.

Changes over time

Over the past quarter century, there have been substantial changes in the timing of entering and exiting a particular living arrangement, as well as in the proportion of both men and women living alone, especially in middle and old age.

During their twenties and thirties the proportion living in a couple with dependent children has dropped, while the proportion living in a couple without children has increased. For instance, the proportion living in a couple with one or more dependent children in the 25–34 age group is 20 percentage points lower in 2007 than it was in 1984. The difference is smaller in the 35–39 age group, and drops to below seven per cent at age 40–44. This reflects a delay in entering parenthood as well as an increase in the incidence of childlessness. These changes in the timing of partnering and parenthood have stimulated other forms of living, such as living together with unrelated persons among 20-year olds and living with a partner but without children among 30-year olds (twice as high in 2007 as in 1984).

As a consequence of the delay of entering parenthood, there has been practically no change in the proportion living with dependent children in mid-life, despite the increasing incidence of childlessness amongst those born in the 1960s (Table 1). In other words, amongst those who become parents, there has been a shift from living with young children from the twenties and thirties to early middle age (age 40–49). Furthermore, among the middle and old aged, there has been a considerable increase over time in the proportion living alone.

Figure 3a **Proportion in a particular living arrangement in 1984 by five-year age groups (20–79), Men (%)**

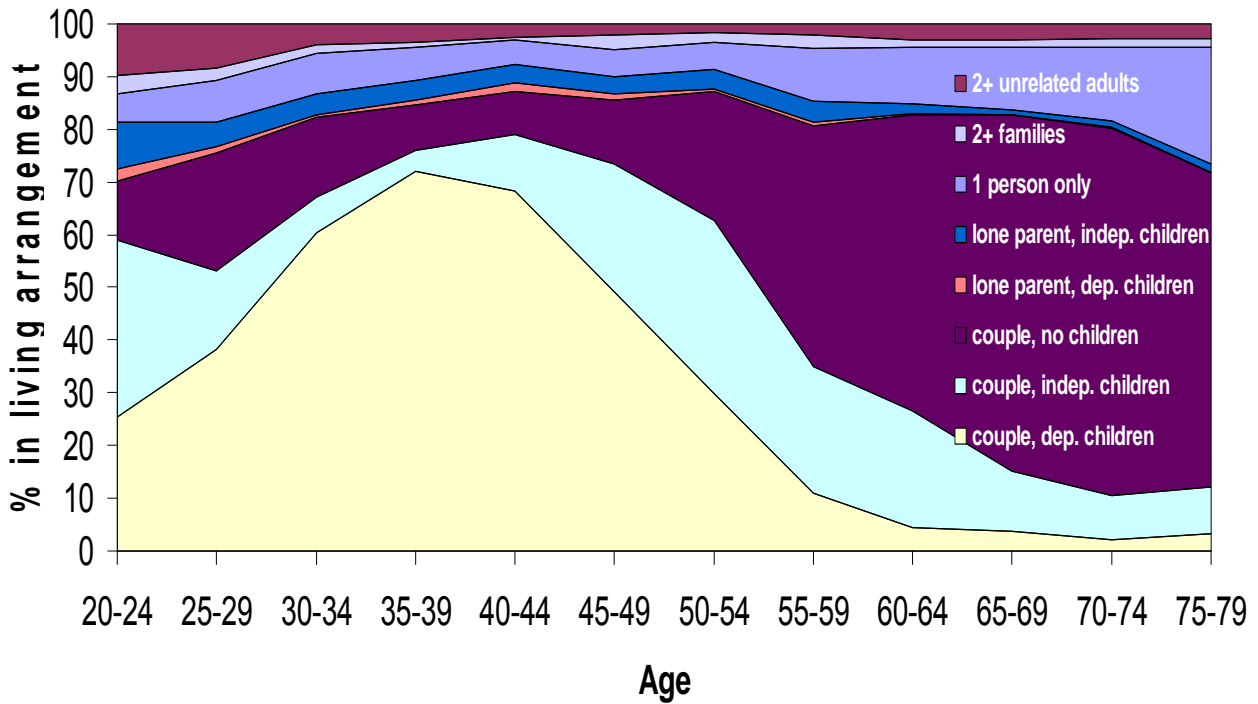


Figure 3b **Proportion in a particular living arrangement in 1984 by five-year age groups (20–79), Women (%)**

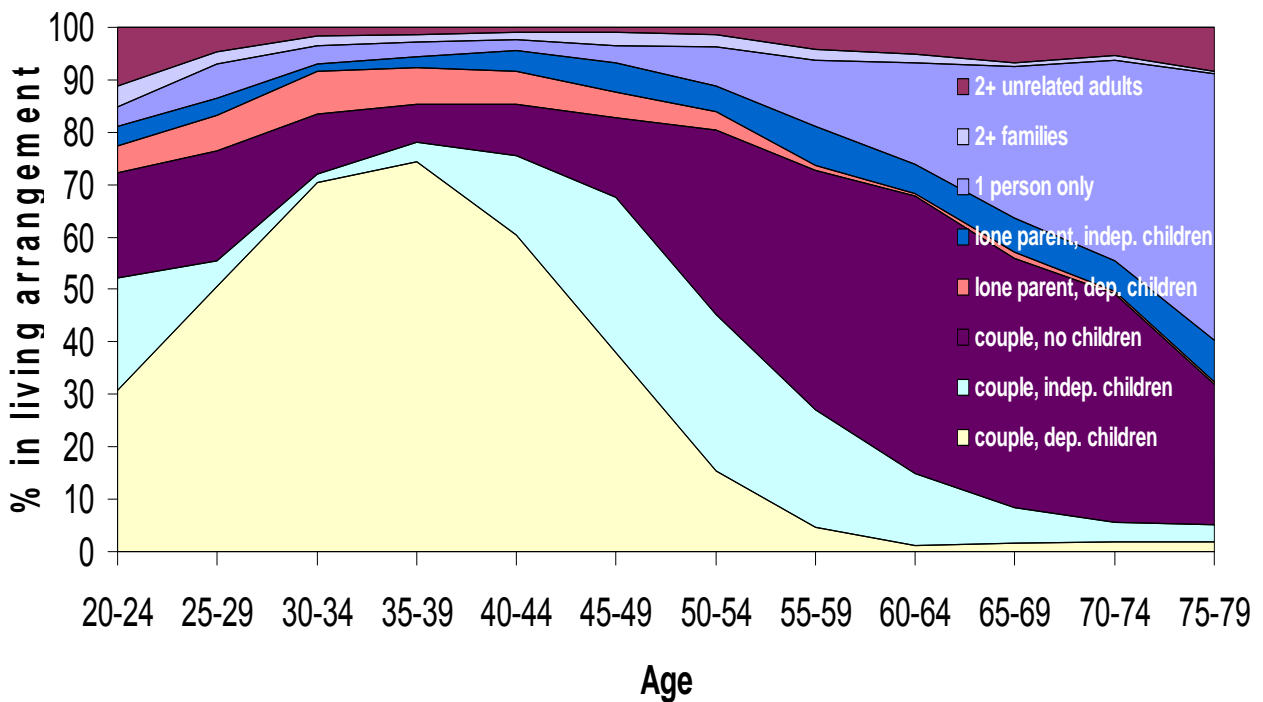


Figure 3c Proportion in a particular living arrangement in 2007 by five-year age groups (20–79), Men (%)

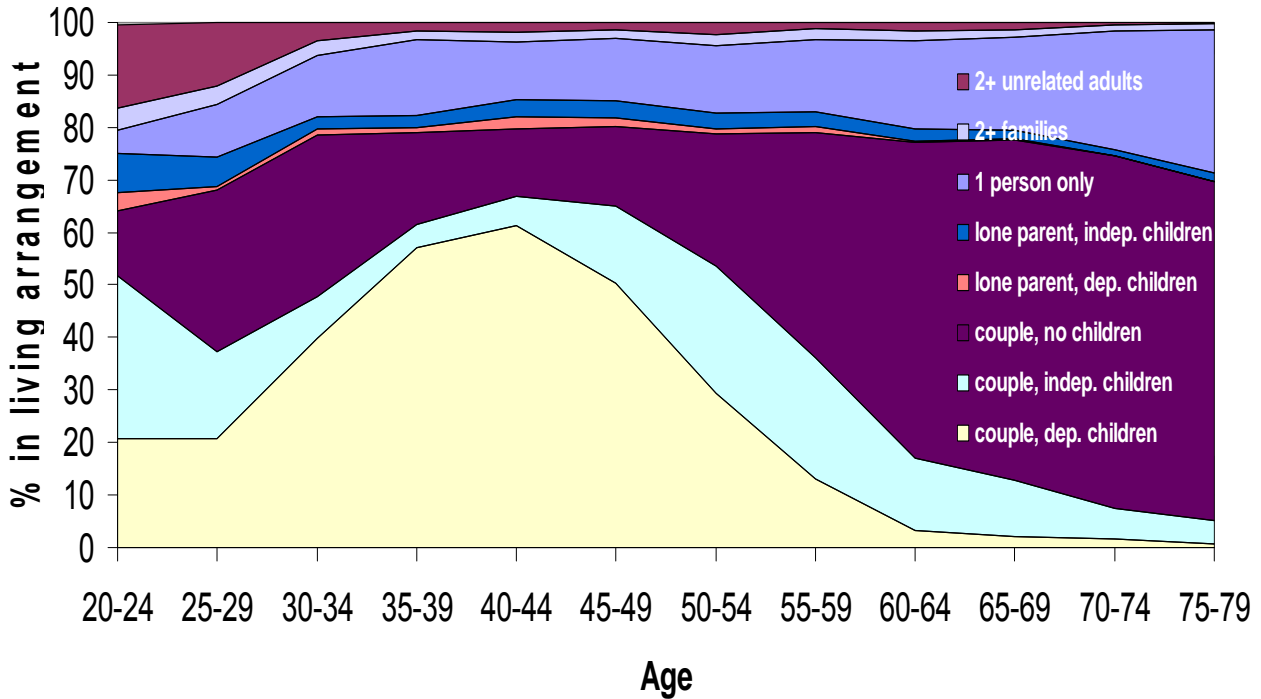
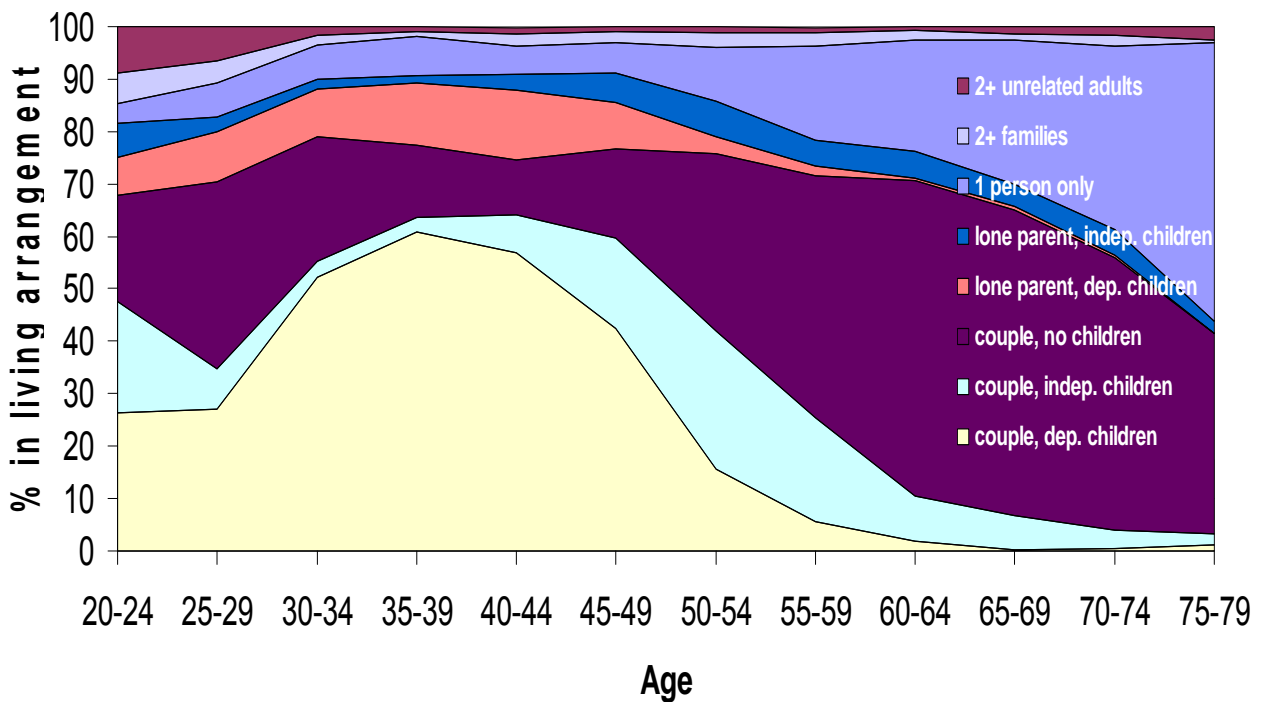


Figure 3d Proportion in a particular living arrangement in 2007 by five-year age groups (20–79), Women (%)



Source: General Household Survey

Gender differences

Several changes are gender-specific or more pronounced for one gender. On the one hand, the increase in living alone in middle and old age has been greater for men than for women. Fewer middle-aged men than women were living alone in 1984, but men had caught up by 2007. Furthermore, the proportion living alone in old age has increased for men but not for women. On the other hand, there were more female lone parents with dependent children in 2007 than in 1984, especially among 40–49 year olds. There is also a considerable increase over time in the proportion of women living with a partner and without children in old age, whereas little change can be observed among men. These changes are probably driven by changing partnership formation, dissolution and re-partnering patterns.

5. Demographic and socio-economic profile of those in mid-life

The analysis so far has included all adults aged 20–79. The aim of this section is to focus on mid-life, that is, those aged 45–64, and to construct a demographic and socio-economic profile of this group, as well as to document changes in this profile over time. Marital status is examined first and then socio-economic position, namely educational level, activity status and housing tenure.

Marital status

Figures 4a and 4b show the marital status of middle-aged men and women in 1984, 1998 and 2007 for two age groups (45–54 and 55–64). More than two thirds of mid-life men and women are married and more than 85 per cent have ever been married. The proportion married has decreased over time, whereas there has been an increase in the proportion of people that are divorced (both age groups) or single (45–54 age group only). Among women aged 55–64, the proportion married has remained relatively stable over time, though the proportion widowed has halved. Furthermore, there are more single men and women in the 45–54 age group than in the 55–64 age group in 2007, whereas there were more divorced men and women in the 55–64 age group than in the 45–54 age group in 1984 and 1998. In addition, more men than women are married in the 55–64 age group and there are more single men than single women, especially in the 45–54 age group. More mid-life women than men are divorced. These findings reflect the ageing of cohorts exposed to the increase in divorce rates following changes in divorce legislation in the early 1970s. For example, as shown in Table 1, just 10 per cent of men and women born in 1931 had ever divorced by age 45. However, amongst those born in the early 1960s (and entering middle age in the late 2000s) this had risen to 26 per cent for men and 28 per cent for women.

Figures 5a, 5b, 6a, 6b, 7a and 7b show several indicators of socio-economic position of mid-life men and women in 1984, 1998 and 2007 for two age groups (45–54 and 55–64).

Educational level

The educational level of those in mid-life has increased over time: more men and women had an A-level (or equivalent) qualification or a higher education qualification whereas fewer men and women had a GCSE (or equivalent) or lower qualification in 2007 compared to 1984. Furthermore, gender differences in educational attainment have narrowed over time and in 2007 there were almost as many higher educated mid-life women as men.

Figure 4a **Marital status in mid-life in 1984, 1998 and 2007, by age group (45–54 and 55–64), Men (%)**

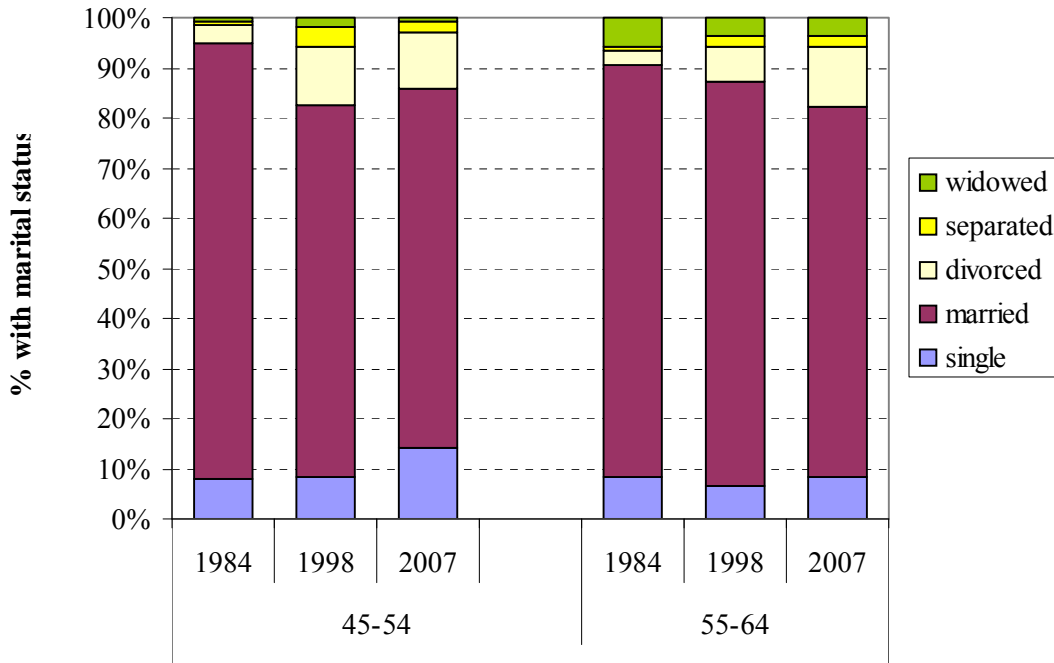
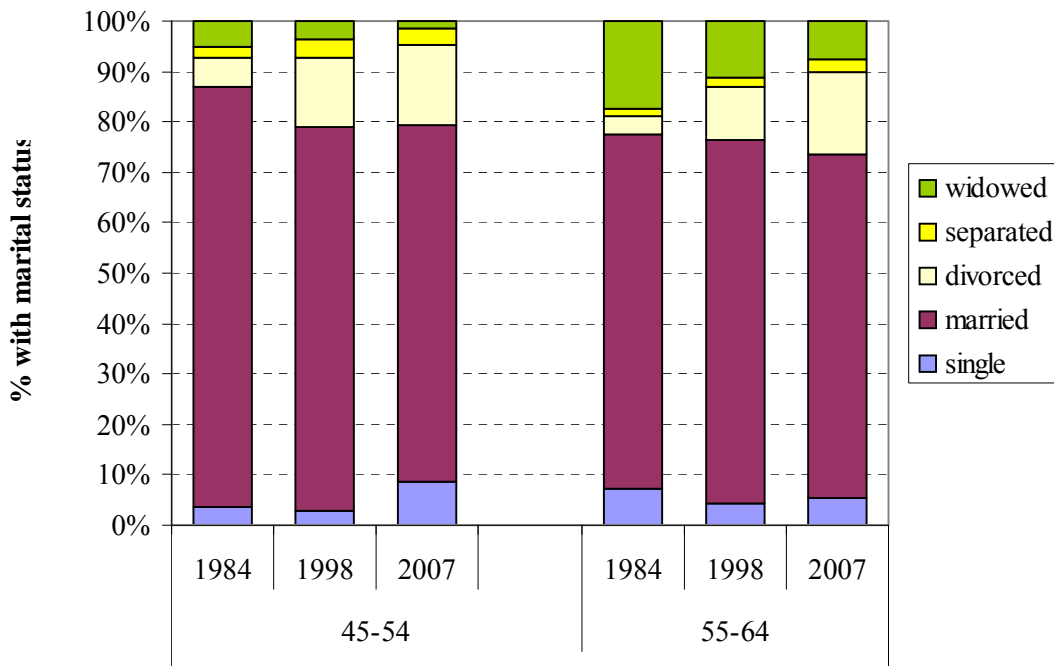


Figure 4b **Marital status in mid-life in 1984, 1998 and 2007, by age group (45–54 and 55–64), Women (%)**



Source: General Household Survey

Activity status

The proportion of men and women who are no longer economically active increases over mid-life. Around nine out of ten men aged 45–54 are economically active compared to around six out of ten men aged 55–64. The average age at which men permanently left the labour force declined substantially during the 1980s and early 1990s, before increasing once more¹⁹. This historical trend is reflected in **Figure 6a** where the proportion of men aged 55–64 who are economically active declines between 1984 and 1998 before increasing once again in 2007.

More mid-life men than women are economically active, although the increase in female labour market participation rates over time has led to a narrowing gender difference in those that are employed. Nevertheless, a considerably larger proportion of mid-life women are economically inactive, especially in the 55–64 age group, where even in 2007 the majority were not participating in the labour market. This gender difference may reflect the fact that until recently state pension age has been 60 for women compared to 65 for men, leading many women to retire earlier than men. The likelihood of older people remaining in the paid labour force is influenced by a large number of past and current life course experiences including health status. Of particular relevance here is the fact that economic activity rates in mid-life vary significantly by education, with those with no qualifications being far more likely to be economically inactive, for example, the sick and disabled²⁰. Furthermore, unemployment rates are generally lower among those aged 50 and above but have tended to fluctuate over the past 25 years according to the state of the economy²¹. In particular, unemployment peaked in the mid 1980s and early 1990s during times of recession. The first of these recessions can be seen in the increased level of unemployment of men in mid-life in 1984 as compared with either 1998 or 2007.

Housing tenure

By mid-life individuals have generally reached the stage in their housing careers where owner occupation is most common. The increase in owner occupation since the 1950s, boosted by 'right to buy legislation' in the 1980s²² is reflected in the substantial increase in the proportion of mid-life owner-occupiers between 1984 and 2007. In contrast, the proportion in the social renting sector has decreased. Around six out of ten mid-life men and women owned their property or were buying with a mortgage in 1984, compared to more than eight out of ten in 2007. In contrast, more than one quarter were renting a social home in 1984 compared to slightly more than 10 per cent in 2007.

Figure 5a Educational level in mid-life in 1984, 1998 and 2007, by age group (45–54 and 55–64), Men (%)

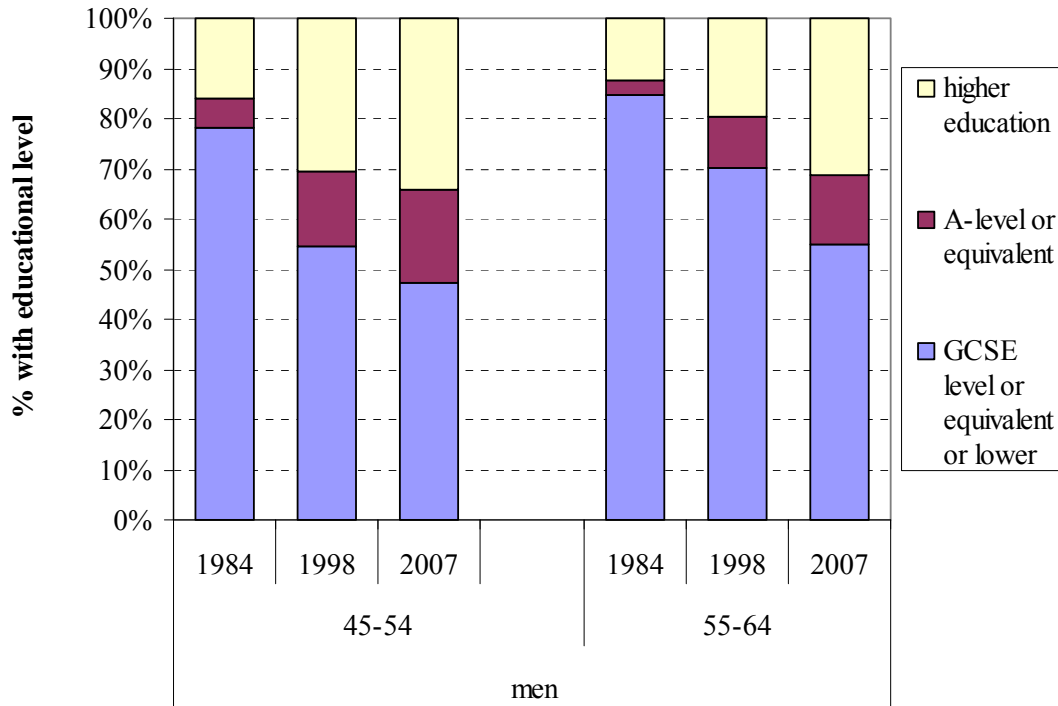


Figure 5b Educational level in mid-life in 1984, 1998 and 2007, by age group (45–54 and 55–64), Women (%)

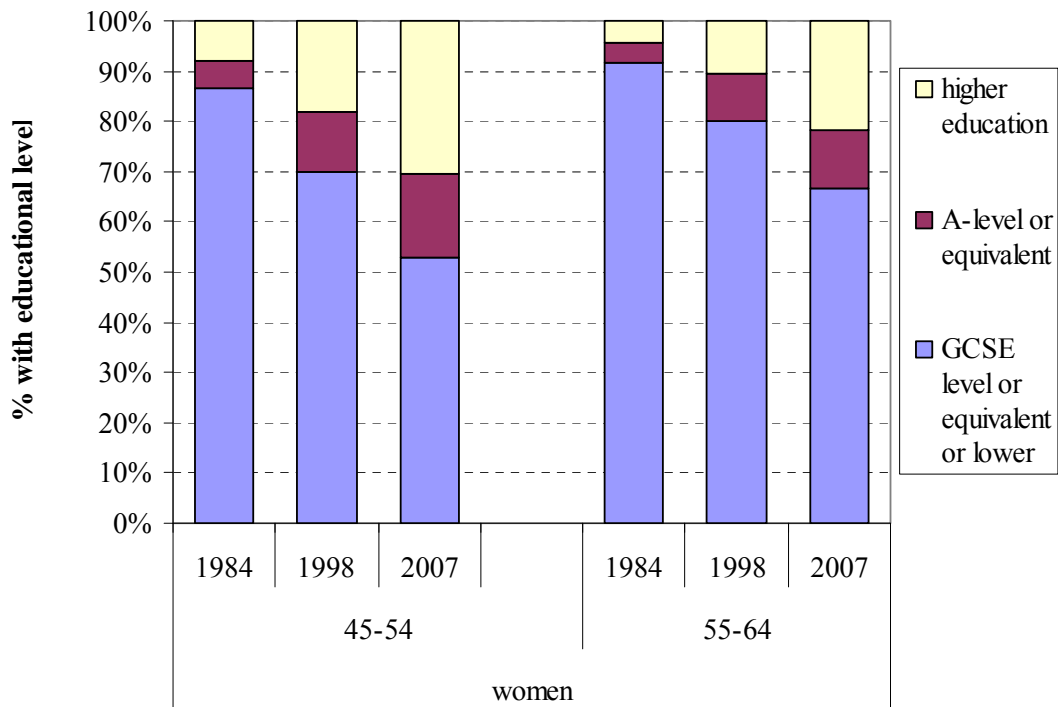


Figure 6a **Activity status in mid-life in 1984, 1998 and 2007, by age group (45–54 and 55–64), Men (%)**

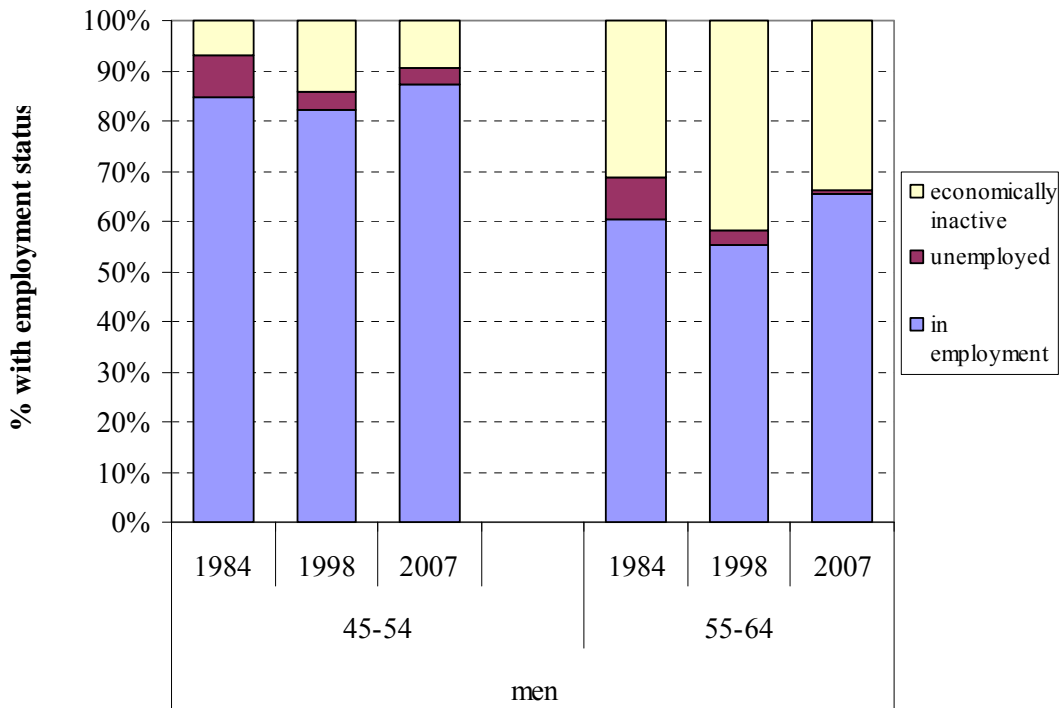


Figure 6b **Activity status in mid-life in 1984, 1998 and 2007, by age group (45–54 and 55–64), Women (%)**

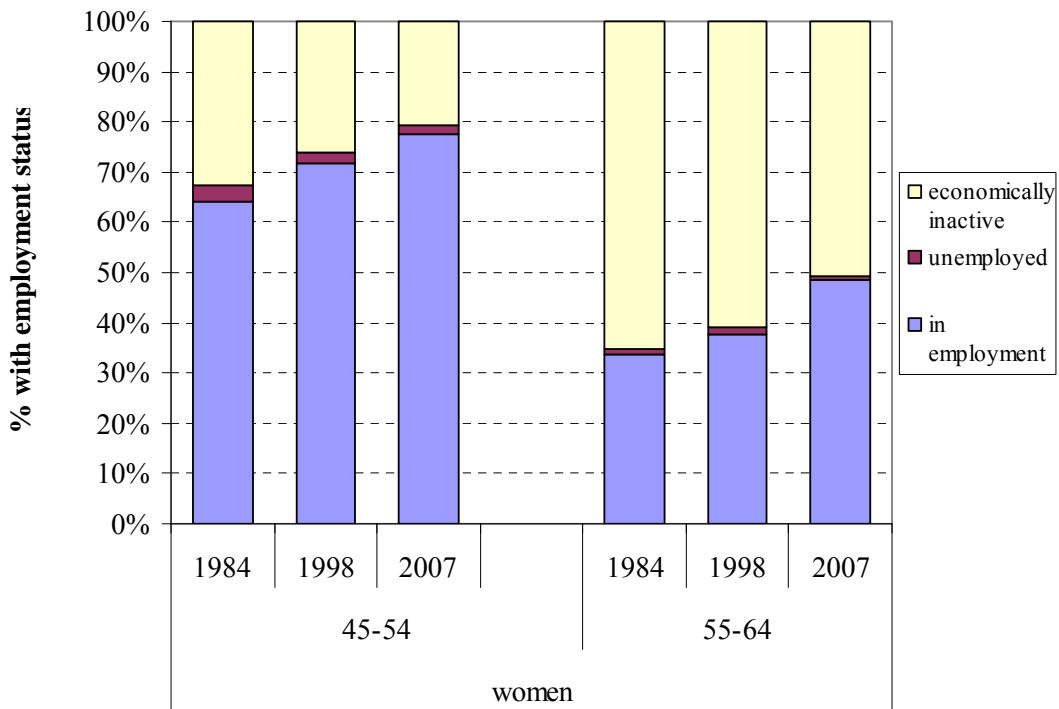


Figure 7a Housing tenure in mid-life in 1984, 1998 and 2007, by age group (45–54 and 55–64), Men (%)

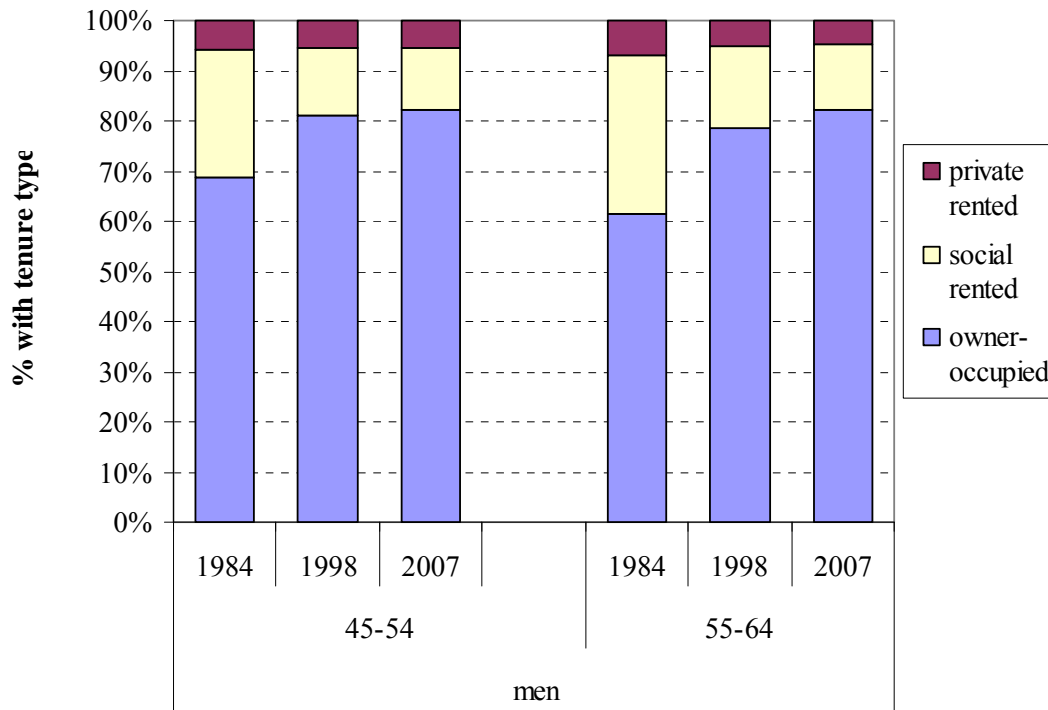
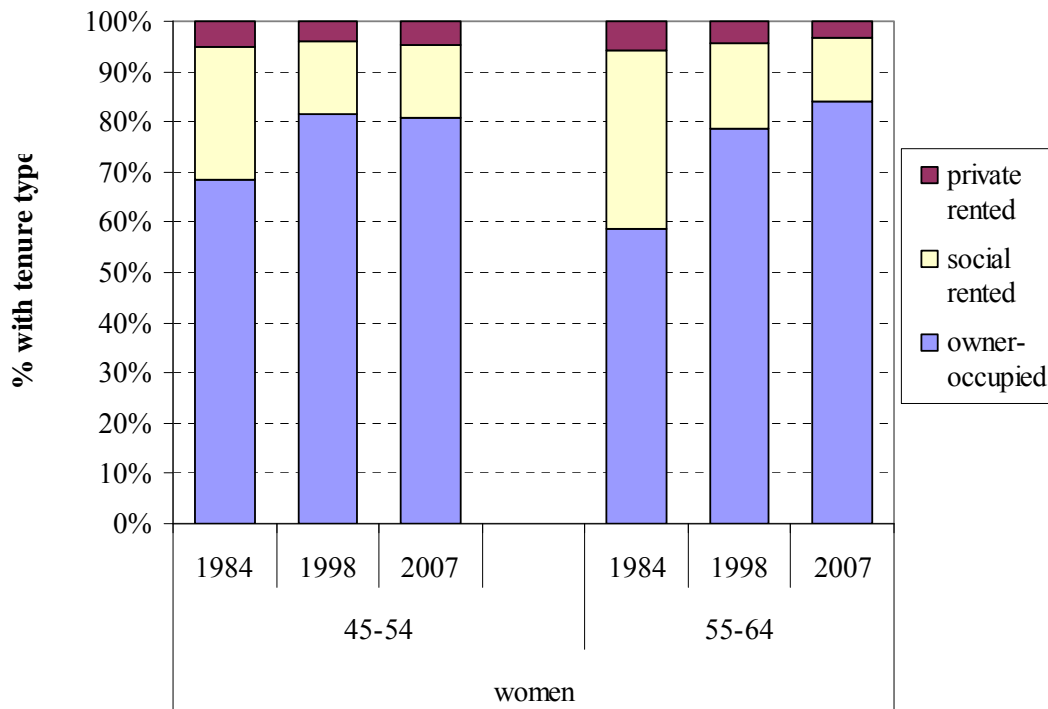


Figure 7b Housing tenure in mid-life in 1984, 1998 and 2007, by age group (45–54 and 55–64), Women (%)



Source: General Household Survey

6. Conclusion

Mid-life, which we have defined here as the period between age 45 and 64, represents a demographically complex phase of the life course, characterised by the continuing need to support offspring, the death of a parent and the birth of grandchildren. The differential timing of marriage and parenthood, according to gender and socio-economic background, means that there is a greater degree of heterogeneity in living arrangements at this age. Over the past decades, increasing levels of partnership dissolution and re-partnering have contributed to the increased complexity of family relationships experienced in mid-life, including an increase in the number of men living apart from their children. One of the biggest changes in living arrangements in mid-life has been the increase in the proportions living alone. The extent to which this increase in solo-living has been driven by the delay in partnership formation and the extent to which it is associated with increased partnership dissolution is the topic of on-going research within the ESRC Centre for Population Change.

The UK Government is encouraging those over 50 to work longer with the aims of improving income in retirement as well as contributing to public pension sustainability. The empirical evidence presented here suggests that more recent cohorts of men and women reaching mid-life are better educated and are increasingly likely to remain in the paid labour force. Nevertheless, it remained the case that in 2007 one third of men and one half of women aged 55–64 were economically inactive.

The increase in owner occupation among those in mid-life has now stabilised at around 80 per cent. However, it is possible that this high level will not be maintained in the future. Recent estimates suggest that the percentage of younger households (where the household reference person is under 30 years of age) who were buying with a mortgage fell from 43 per cent in 1997 to 29 per cent in 2009²³. It is currently unclear whether these younger cohorts, as they themselves reach mid-life, will ultimately become home owners.

The findings of this study suggest that mid-life is an increasingly heterogeneous life course stage, reflecting changes in patterns of family formation, dissolution and living arrangements, and with implications for the nature and complexity of caring relationships towards both the younger and older generations. This emphasises the need to understand better and conceptualise this stage in the life course as well as to investigate possible social policy implications.

Key findings

- Less people in mid-life have a child or grandchild, while more have a parent or grandparent than ten years ago
- Amongst those who have children, more are living with dependent children in early mid-life today compared with 25 years ago
- Living alone in mid-life is on the rise, especially among men
- Fewer people in mid-life are married, while more are divorced
- The socio-economic position of the middle-aged has improved, and differences between men and women have narrowed

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- 17 Including the Northern Ireland sample has a negligible impact on the estimates for 2009. However, this does not imply that the patterns of kin availability by age in Northern Ireland are similar to Great Britain.
- 18 Grundy, Murphy and Shelton (1999) also examined kin availability in the younger and older generation using the 1999 Omnibus Survey. Their estimates of kin availability are almost identical to ours for 2001. Thus Figure 1 essentially shows changes in kin availability in the past decade. Grundy, E., Murphy, M., & Shelton, N. (1999). Looking beyond the household: Intergenerational perspectives on living kin and contacts with kin in Great Britain. *Population Trends*, No. 97 (Autumn 1999), pp. 19-27.
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