

Family life and the needs of an ageing population

Summary

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This survey was requested by Directorate General for Employment, Social Affairs and Equal Opportunities and coordinated by Directorate General Communication

This document does not represent the point of view of the European Commission.
The interpretations and opinions contained in it are solely those of the authors.

Flash EB Series #247

Family life and the needs of an ageing population

Conducted by
The Gallup Organization, Hungary
upon the request of
the Directorate General for Employment, Social
Affairs and Equal Opportunities



Survey coordinated by
Directorate General Communication

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THE GALLUP ORGANIZATION

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Introduction

The survey (Flash Eurobarometer 247: *Family life and the needs of an ageing population*) was conducted in order to examine how families felt about their life today, the problems faced and their opinions about policies that could help improve the situation, e.g. issues such as the availability of childcare. In addition, the needs of an ageing population were also examined from the point of view of financial planning, housing, activities, health, etc.

In detail, the survey examined:

- levels of satisfaction
- problems that families are facing
- work-life balance
- solutions for childcare
- policies that could help improve the situation of families
- retirement planning
- policies that could support an ageing population

The charts in the report present the results from all 27 EU Member States. The data has also been broken down by the following socio-demographic characteristics of respondents:

- gender
- age (15+)
- subjective urbanisation
- level of education
- occupation
- household composition
- numbers of children in the household
- financial situation

The fieldwork was carried out between 10 and 14 September 2008. Over 27,000 randomly selected citizens aged 15 years and above were interviewed in the 27 EU Member States. Interviews were predominantly carried out via fixed telephone, with WebCATI (web-based computer assisted telephone interviewing), reaching ca. 1,000 EU citizens in each country. Part of the interviews in Finland and Austria were carried out over mobile telephones. Due to the relatively low fixed telephone line coverage in Bulgaria, the Czech Republic, Estonia, Latvia, Lithuania, Hungary, Poland, Romania and Slovakia, 300 individuals were sampled and interviewed face-to-face.

To correct for sampling disparities, a post-stratification weighting of the results was implemented, based on key socio-demographic variables. More details on survey methodology are included in the Annex of this report.

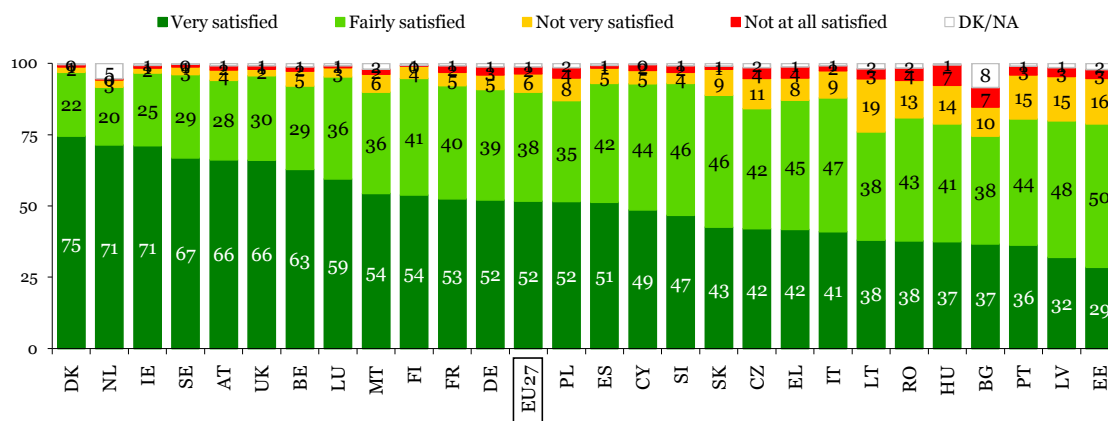
A. FAMILIES

1. Family life: satisfaction, problems and work life balance

Satisfaction with family life was high across the EU; especially for those in the central and northern European countries, the under 40s and those living in couple households.

- Nine out of 10 EU citizens said they were satisfied with their family life; half of the interviewees (52%) even said that they were *very* satisfied with the situation. Only one-tenth were dissatisfied with family life: 7% being *not very* satisfied and 2% *not at all* satisfied.
- In almost all of the Member States, less than one-sixth of interviewees were dissatisfied with their family life.
- Respondents in the eastern and southern European Member States, however, were less satisfied than those in the northern and central EU Member States. In the former, the proportion of people who were *very* satisfied with their family life was consistently below the EU27 average, with the exception of Malta (54%).

Satisfaction with family life



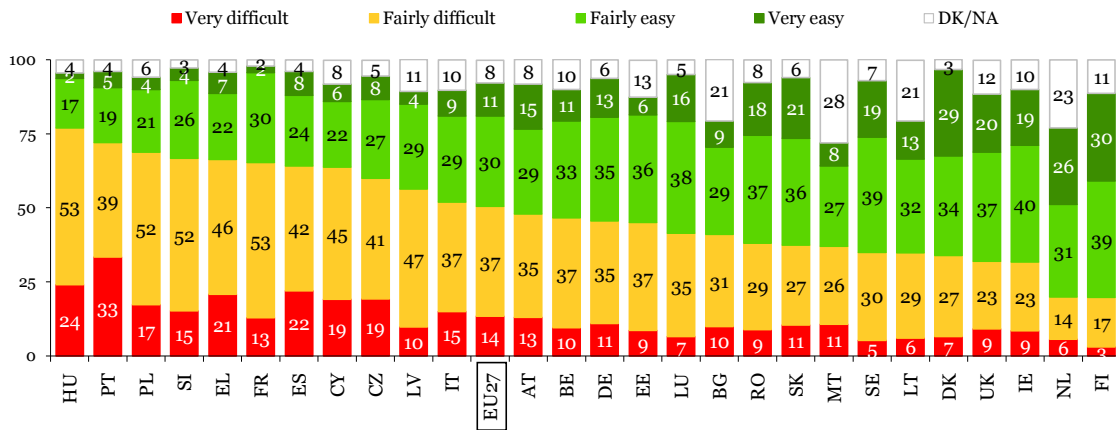
Q1_a. Now, we are going to talk about family life and work, and policy actions in these areas. How satisfied would you say you are with...
Base: all respondents
% by country

- Younger respondents, the more highly-educated ones, respondents in married and cohabiting couple households, and those in a more comfortable financial situation more frequently said they were *very* satisfied with their family life.

Finding the correct work-life balance was seen to be difficult; more so for women and for those in single-parent households.

- Half of the interviewees found it difficult to combine work and family life: for one in seven interviewees (14%) finding the right balance was *very* difficult, 37% thought it was *fairly* difficult.
- Respondents in Hungary and Portugal were not only among the least likely to be satisfied with their family life, they also found it the most difficult to combine work and family life: approximately three-quarters said that finding the right work-life balance was difficult compared to only, respectively, one-sixth and a quarter who said it was easy.
- The corresponding result for Finland was almost a mirror image, with just 20% finding it difficult to combine work and family life and 69% thinking that this was easy.

Perceptions of finding the right work-life balance



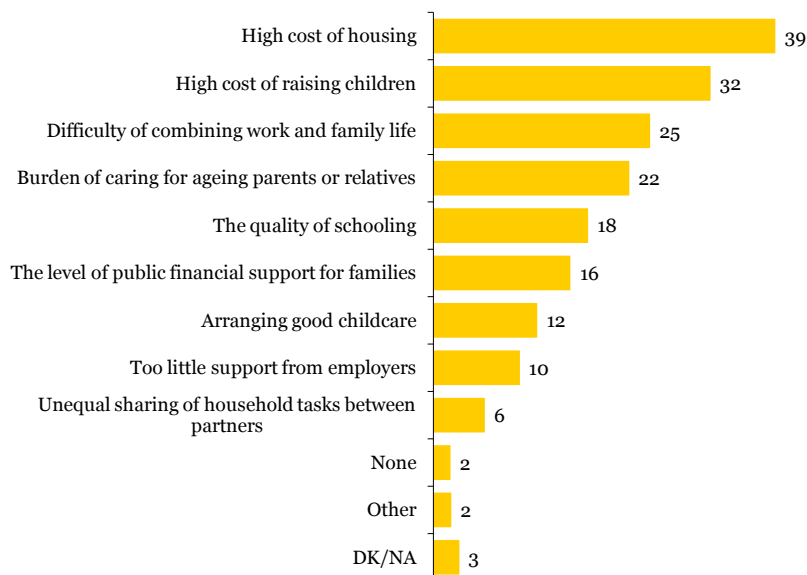
Q3. Do you personally find it very difficult, fairly difficult, fairly easy or very easy to combine work and family life?
 Base: all respondents
 % by country

- While approximately 55% of the women and respondents aged between 25 and 54 found it *very* or *fairly* difficult to combine work and family life, this was true for only approximately 45% of the men and respondents in the youngest and oldest age categories.
- While only four out of 10 respondents who described their financial situation as comfortable found it difficult to combine work and family life, this proportion increased to two-thirds for those who said that “things were very difficult” financially.

The main difficulties in family life were seen to be related to costs, especially for those households with children.

- When EU citizens were asked about the difficulties that families might face in daily life: 39% chose the high costs of housing as one of the two main difficulties and 32% selected costs associated with raising children. In a large majority of the Member States, the aforementioned costs appeared among the three most frequently mentioned difficulties faced by families.

Difficulties in daily life faced by families



Q2. I am going to read out a list of difficulties which families could face. In your opinion, from this list, what are the two main difficulties?
 Base: all respondents
 % "Mentioned" shown, EU27

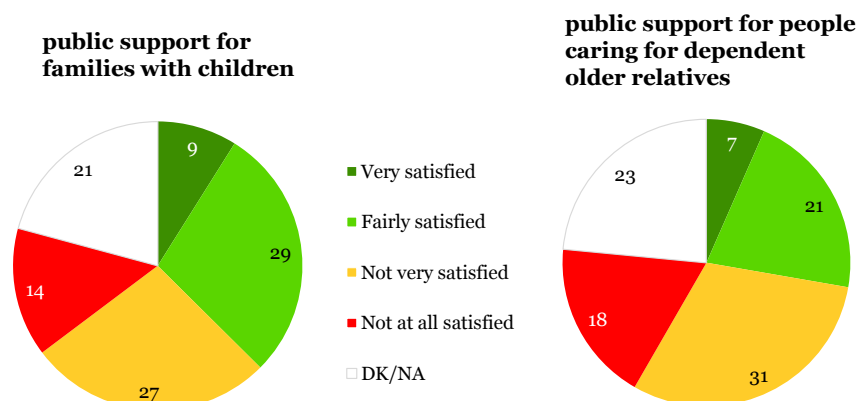
- Only one in 10 interviewees (12%) chose arranging good childcare as one of the two main difficulties faced by families. More people selected the quality of schooling as a problem (18%).
- Difficulties in finding the right work-life balance were mentioned most often by Finnish citizens (37%), followed closely by Danish and Swedish respondents. Although not so many respondents in the Nordic countries experienced difficulties in combining their own family and working lives, they did think this could be a problem faced by other families.
- Respondents in households with children were the most likely to select the high costs of raising children and the level of public financial support for families from the list of difficulties, while respondents in single-parent and couple households without children living at home more frequently chose the burden of caring for ageing parents or relatives.

2. Public support for families

The level of dissatisfaction with **public support for families with dependents** (older relatives or children) was seen to be running high.

- One in 10 EU citizens were *very* satisfied with the public support for families with children (9%) or for people caring for dependent older relatives (7%). Nevertheless, three times as many respondents said they were *fairly* satisfied with these forms of public support: 29% for support for families with children and 21% for support for people caring for dependent relatives.
- Slightly more than one-fifth of interviewees could not express an opinion as to their degree of satisfaction with these types of public support: 21% for public support for families with children and 23% for support for people caring for dependent older relatives.

Satisfaction with ...



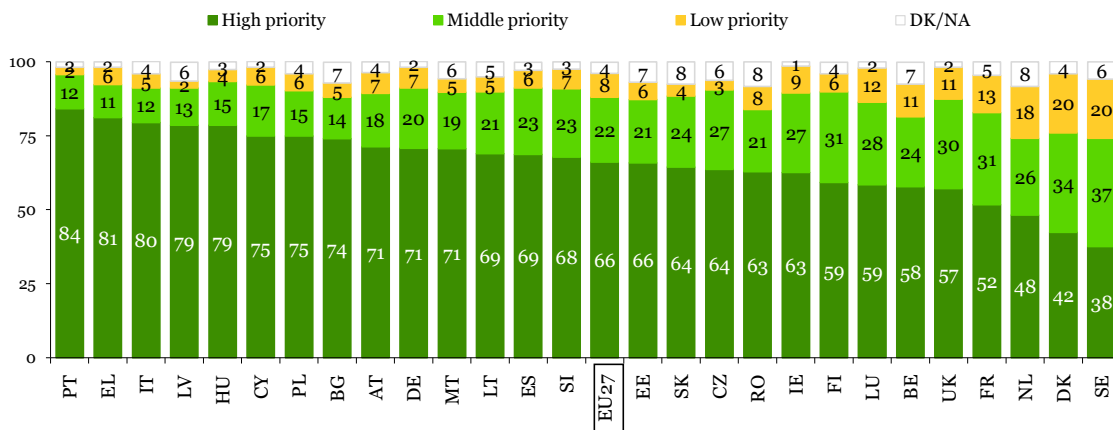
Q1_b-c. Now, we are going to talk about family life and work, and policy actions in these areas.
How satisfied would you say you are with...
Base: all respondents
% EU27

- Respondents in the northern and central EU Member States appeared to be more satisfied with this type of public support than those in the eastern and southern EU countries. A notable exception was Finland, where only one-sixth respondents were satisfied with public support for people caring for dependent older relatives.

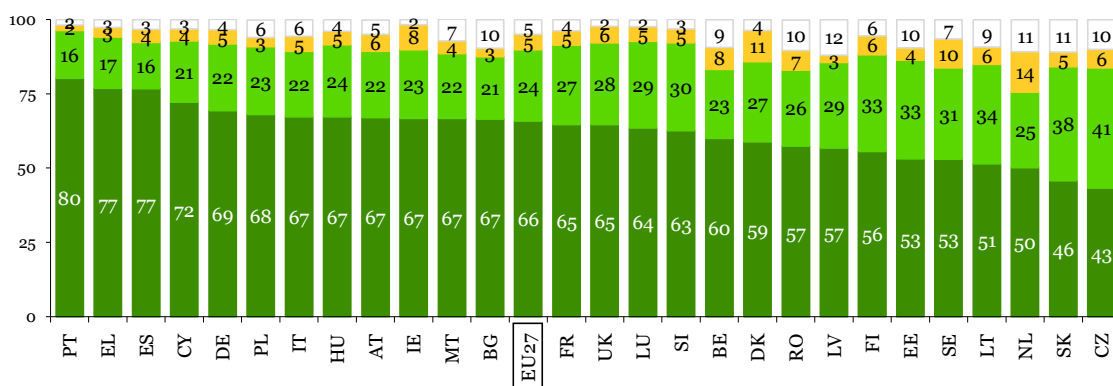
Policies that helped families with children – better childcare arrangements and tax advantages – had the highest levels of support.

- Presented with a list of policy measures that could improve life for families, two-thirds of EU citizens thought that policies to provide more flexible childcare arrangements, and to give greater tax advantages for families with children should be given a high priority.
- Lower proportions of EU citizens agreed that longer paid parental leave or incentives for fathers to take parental leave were important policy areas: still, 47% of EU citizens said policy measures supporting longer parental leave should receive high priority and 40% said the same about policies offering incentives for fathers to take parental leave.
- While the survey indicated that Portuguese and Hungarian respondents had the most difficulty in combining work and family life, they appeared to have different solutions to this problem: the Portuguese favoured more flexible childcare, while Hungarians wanted arrangements that helped people to have part-time work.

Priority level for policy action: **Increased tax advantages for families with children**



Priority level for policy action: **Access to more flexible childcare arrangements**



Q5. Various policy measures can help improve life for families. For each of the measures I am going to read out, would you say it should receive high, medium or low priority for policy action in (OUR COUNTRY)?
Base: all respondents
% by country

- While women were more likely to answer that longer paid parental leave and incentives for fathers to take parental leave should be given high priority in their country, men more frequently regarded each one of these possible measures a low priority.
- While respondents in single-parent households were more likely to agree that each of the policy actions should receive a high priority, those in couple households with children living at home

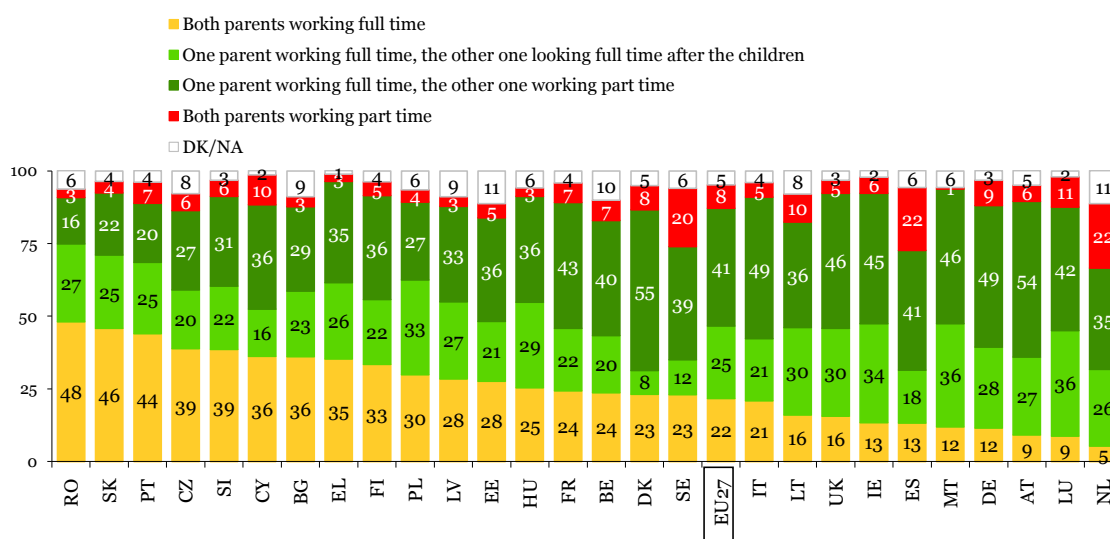
were more likely to limit their support to policies that increased tax advantages for families with children, gave easier access to part-time work and granted longer paid parental leave.

3. Organising childcare

The best arrangement for childcare was seen to be where only one parent was working full-time, although women were more likely to favour a situation where both worked at least part-time.

- Asked about childcare and ideal working situations, slightly more than one-fifth (22%) of respondents said the most practicable and realistic situation was for both parents to work full-time. The largest group of respondents (41%) thought that it was best for one parent to work full-time and the other to work part-time. A quarter of the interviewees said it was best for one parent to stay at home to raise the children while the other parent worked full-time.
- In all Member States, a majority of respondents thought that the best way to organise childcare was to have at least one partner working less than full-time or not at all:
 - Respondents in Luxembourg and Malta (both 36%) were the most prone to answer that it was best for one parent to stay at home and look after the children full-time.
 - A slim majority of interviewees in Denmark (55%) and Austria (54%) and about half of the respondents in Italy and Germany (both 49%) thought it was most practicable and realistic for one parent to work full-time and the other to work part-time.
 - Finally, less than one in 10 interviewees in almost all of the Member States said that the situation in which both parents worked part-time was the most realistic and practicable way to combine work and childcare.

The most practicable and realistic way to combine work and childcare



Q4. Combining work and child care can be organised in different ways. I am going to read out several possible options, please tell me which one you believe is most practicable and realistic, taking into account the need to earn a living?
Base: all respondents
% by country

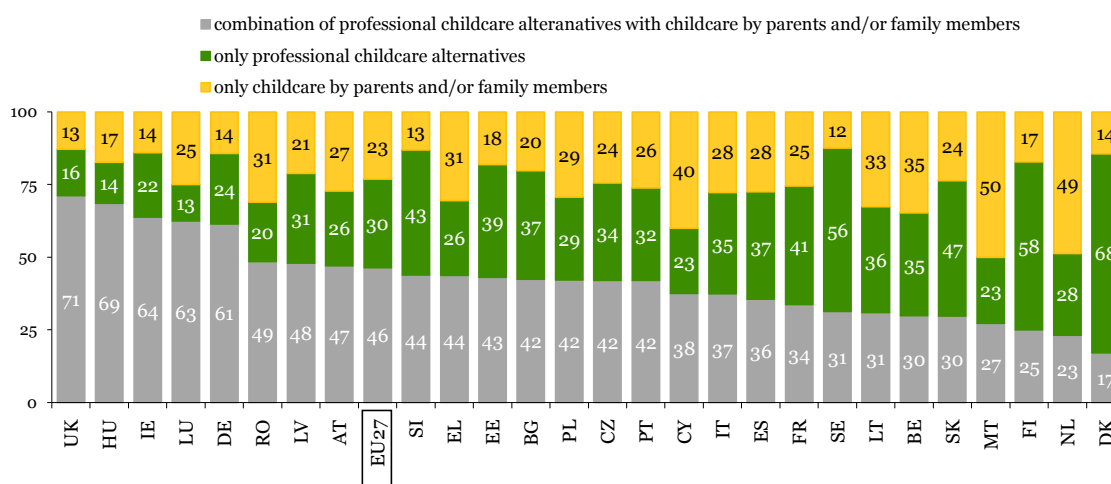
- While men more frequently answered that it was best for one parent to stay at home to raise the children (27% vs. 23% of women), women more often preferred the situation in which one parent worked part-time (44% vs. 37% of men).

- Similarly, the older and the less highly-educated respondents were more likely to answer that it was best for one parent to stay at home and look after the children full-time (30% of the over 54 year-olds compared to 21% of the 15-39 year-olds).

A majority of EU citizens said that a public or private day care centre, perhaps in combination with care by family members, was **the best childcare solution**.

- Almost half of EU citizens (46%) said the best way to organise childcare for pre-school children was to combine one or more professional childcare alternatives (i.e. a public or private day care centre, certified childminding in a private home) with childcare by the parents and/or grandparents or other relatives.
- In the Nordic countries – Denmark (69%), Finland (57%) and Sweden (56%) – a majority of respondents selected only professional childcare alternatives as the best way to organise childcare.
- In the Netherlands and Malta, half of the respondents thought that it would be best if the parents were responsible for the care of pre-school children, perhaps with some help from grandparents or other relatives.

The best way of organising childcare for pre-school children



Q4. Combining work and child care can be organised in different ways. I am going to read out several possible options, please tell me which one you believe is most practicable and realistic, taking into account the need to earn a living?
Base: all respondents, 2.6% are not classified in any of the segments
% by country

- The more highly-educated respondents were more prone to select any of the professional childcare options, and they were less likely to mention childcare by the mother, grandparents or other relatives (e.g. 32% of the most-educated interviewees selected childcare by grandparents vs. 41% of respondents with the lowest level of educational attainment).
- The more children the respondents had, the more likely they were to mention childcare by the mother or by an in-house childminder or au pair (e.g. 49% of respondents without children said they would prefer childcare by the mother, perhaps in combination with another type of childcare, this proportion increased to 54% of respondents with three or more children).
- Respondents in a more comfortable financial situation were more likely to answer that certified childminding in a private home or an in-house childminder or au pair would be the best way to organise childcare. Respondents who said that, financially, things were very difficult, were more prone to choose childcare by the mother.

B. THE NEEDS OF AN AGEING POPULATION

4. EU citizens after retirement

For all **retirement plans and activities**, the proportion of respondents approaching retirement who were considering a particular action was always significantly higher than the proportion of retirees who had gone ahead with the action.

- In regard to retirement activities / plans, respondents who had / had not retired were asked what actions they had taken / were planning to take:
 - Retirees most frequently opted for community or volunteer work (44%) or saving money / taking out insurance in case they became dependent (43%).
 - For those approaching retirement, the proportion considering such actions was much larger: three-quarters (73%) said they would consider participating in community or volunteer work and two-thirds would save money / take out insurance.
- Less than one in eight retirees had sold / planned to sell property or other assets, or borrowed money against their property; the proportions for those approaching retirement who were considering such actions were considerably higher (i.e. double or triple the retirees' responses).

Respondents' retirement plans – before and after the event

	Would they consider ...	Have they already / do they plan to...
Participat(ing/ed) in community work or volunteering	73	44
Sav(ing/ed) money or tak(ing/en) out insurance in case they become dependent	66	43
Adapt(ing/ed) their home to account for a loss of mobility	62	29
Enrol(ing/led) in education courses	56	24
Seek(ing/sought) a job for extra income	53	19
Invest(ing/ed) in some property	45	22
Mov(ing/ed) to a different home	41	19
Stop(ping/ped) driving	34	25
Sell(ing/sold) some property or other assets to have cash available	34	13
Borrow(ing/ed) against their home or sell/sold it while keeping the right to live in it	17	8

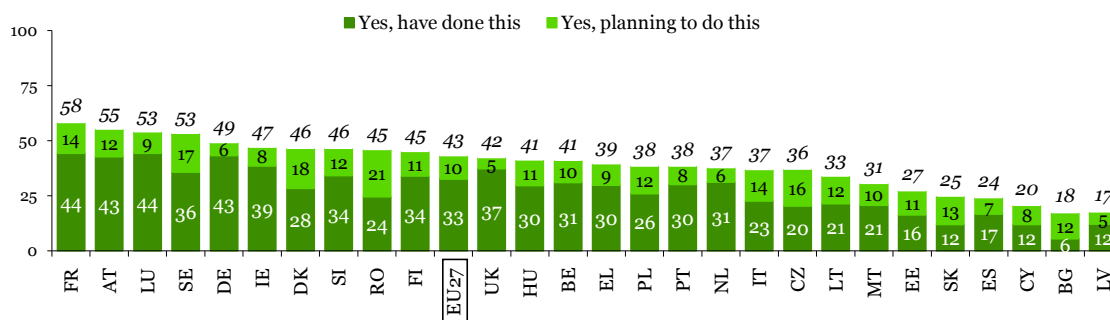
Q7a. Thinking of the time when you retire, would you consider...?
Base: who not retired
% "Yes" shown, EU27

Q7b. Since you retired, have you already or are you planning to...?
Base: retired respondents
% "Yes, have done this" and "Yes, planning to do this" shown, EU27

- The proportion of retired people who had saved money or taken out insurance in case they became dependent, or who were planning to do this, ranged from just 17% in Bulgaria and 18% in Latvia to a slim majority in Sweden (53%), Luxembourg (53%) and Austria (55%) and almost six out of 10 respondents in France (58%). The non-retired respondents tended to have higher expectations about their post-retirement saving behaviour, but the country rankings were comparable.

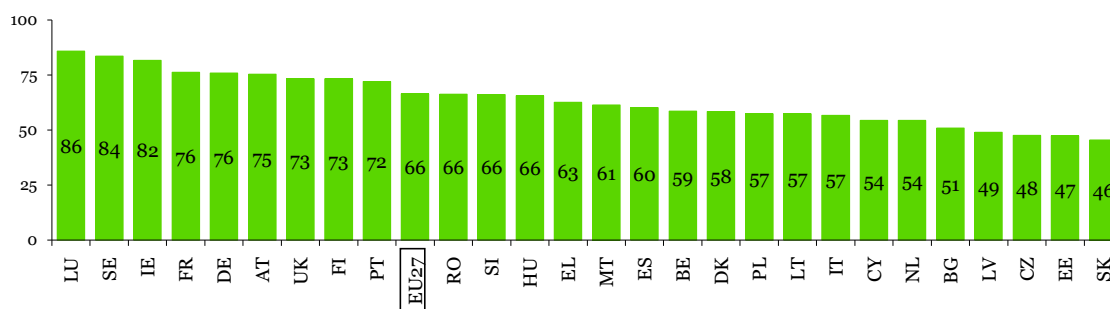
- While respondents in the eastern and southern European countries were among the least likely to have saved money or taken out insurance in case they became dependent, invested in property, or sold property or assets since their retirement, they were among the most likely to have searched for a job to gain extra income, or to be planning to do so.

Now that people have retired, have they already or do they plan to **save/d money or take/n out insurance in case they become dependent**



Q7b. Since you retired, have you already or are you planning to...?
Base: retired respondents
% by country

Once people have retired, would they consider **saving money or taking up insurance in case they become dependent?**



Q7a. Thinking of the time when you retire, would you consider...?
Base: respondents who had not yet retired
% "Yes" shown by country

- Among retirees, the more highly-educated and those in a comfortable or very comfortable financial situation were the ones most likely to have invested in or sold property, or saved money since their retirement. For those approaching retirement, the younger and more highly-educated citizens and those in a comfortable financial situation were more likely to say they would consider saving money, investing in or selling property.

For both retirees and those approaching retirement, the most frequent **choice for housing** was to *downsize, but stay in their current area*.

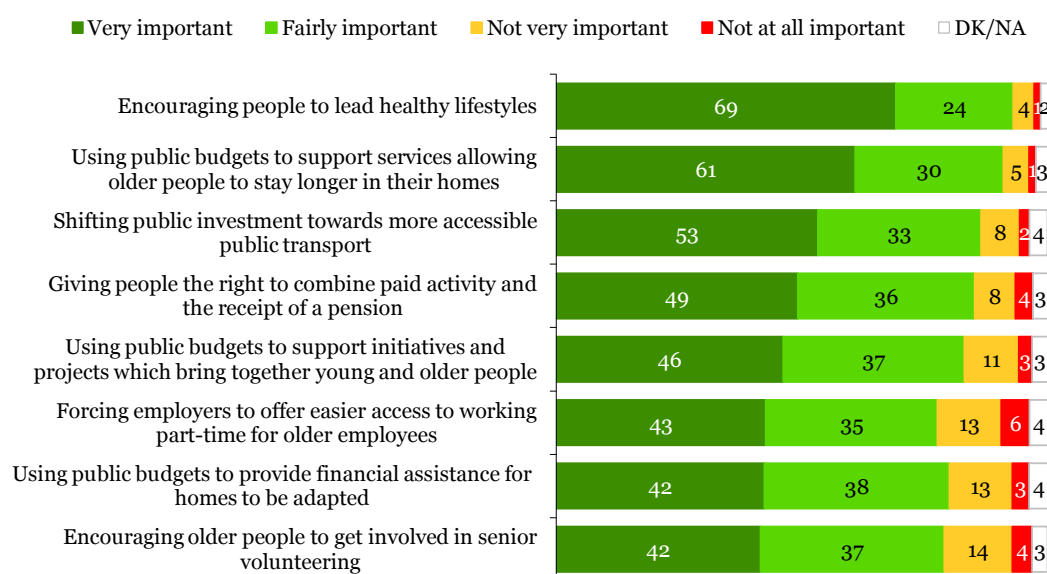
- Four out of 10 retired respondents (41%), who had moved / were planning to move since retiring, said they would opt / had opted for a smaller house or flat in the same location, while one-sixth (17%) preferred the countryside.
- The largest difference in the preferences of respondents according to household type was that almost twice as many respondents in single-parent households said they had moved / would move closer to family members (21% vs. 13% average).

5. The importance of policy actions that target an ageing population

Regarding policy actions targeted at an ageing population, most citizens opted for those that would encourage a healthy lifestyle; many groups felt this was very important.

- Presented with a list of policy actions that targeted the needs of an ageing population, EU citizens gave the highest level of support to policies that either encouraged people to lead healthy lifestyles (93%) or used public budgets to support services allowing older people to stay longer in their own homes (91%).
- A majority of citizens in all but one of the EU Member States – the Czech Republic – said it was *very* important to encourage people to lead healthy lifestyles; only in two Member States – the Czech Republic and Denmark – did more than a tenth of respondents disagree that the policy warranted implementation.
- Similarly, in almost all Member States, a majority of respondents said it was *very* important to use public budgets to support services allowing older people to stay longer in their homes. Only in the Czech Republic, Denmark and Romania, did less than half of the respondents think it would be *very* important to support such services with public money.

Importance of implementing policy actions



Q9. For each of the following possible policies in (OUR COUNTRY), would you say it is very important, fairly important, not very important or not at all important to implement them?
Base: all respondents
% EU27

- In regard to the seven policy items listed, certain groups – women, older respondents, the self-employed, the retirees, those looking after the home, respondents in a more difficult financial situation, those in single-parent households and respondents with three or more children – tended to more frequently say that most of these policies were *very* important rather than *fairly* important.