

Living arrangements overview



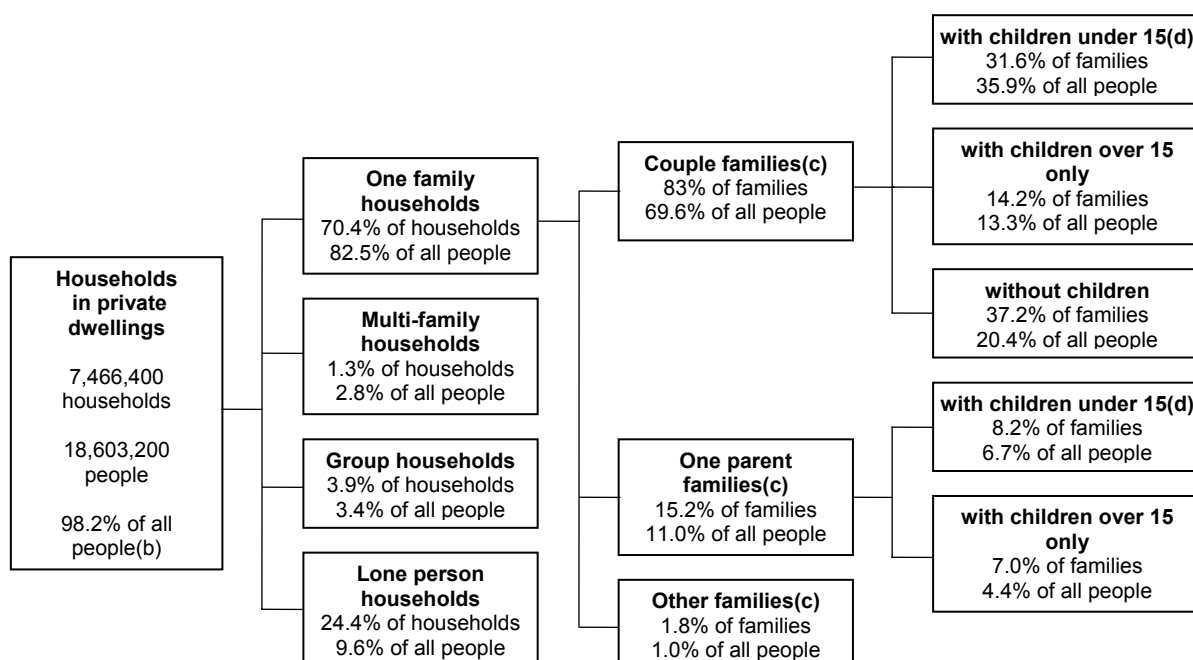
Over the last 20 years, households and families have become more diverse. There has been a decline in the proportion of families with children, a trend towards smaller families and an increase in the proportion of people living in couple only and lone person households. These trends reflect broad social and economic changes, including young people remaining in education for longer periods, higher participation of women in the labour force, lower fertility, higher numbers of divorced people and an ageing population.

Living arrangements can influence people's health, wellbeing and access to social and material resources. Equally, these factors can also influence people's living arrangements.

Family diversity is increasing, but half the population live in a two parent family with children.

The wider community faces the challenge of continuing to provide appropriate services such as aged care, income support, housing, health and family services, within a context of increasing diversity in living arrangements.

People(a), families and households



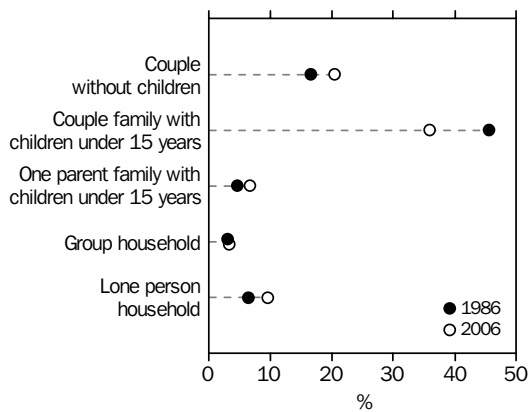
(a) Includes people enumerated at home on Census Night only. Family households may also include unrelated individuals; therefore the number of people living in family households will not equal the number of persons living in families.

(b) The remaining 1.8% of the population who were enumerated at home on Census Night did not live in households where the usual residence was a private dwelling.

(c) Excluding families in multi-family households.

(d) These families may also contain children aged 15 years and over.

Selected living arrangements, 1986 and 2006(a)



(a) Excludes people not counted in their usual place of residence.

Households and families in the 2006 Census

The diagram on the previous page illustrates how households counted in the 2006 Census are grouped into different household and family types. Living arrangements can be examined on different levels: by looking at the characteristics of families and households, or

by looking at individuals living within these households. The results can be very different: for example, in 2006 lone person households made up almost one quarter (24%) of all households in Australia, yet only 10% of people were living in a lone person household. In this overview, the main emphasis is on individuals in families and households.

Families are identified in the census by the presence of related people who are usually resident in the same household. While this concept captures within a household the support traditionally shared between spouses, partners, parents, children and siblings who live together, many families extend beyond the bounds of a single household. For example, children of separated parents often share their time between two households. In 2006–07, there were just over one million children aged under 18 years (22% of all children in this age group) who had a natural parent living elsewhere.¹ In other families, financial or emotional support is provided to adult children living away from home, to separated spouses, or to elderly relatives. People in lone person or group households may have strong family connections outside the household. That said, unrelated household members, such as those in group households, may rely on others in the household for care and support.

Households of people born overseas are larger...

In households where at least one partner or parent (in couple or one parent family households), or adult (in other households) was born overseas, the average household size was 2.8 people. This is higher than households where all of these adults were born in Australia (2.5 people).

By birthplace region, the households of people born in North-West Europe were the smallest, averaging 2.5 people, while households of people born in North Africa and the Middle East were the largest, each with an average size of 3.5 people. The older age profile of Australians born in North-West Europe means that their households are generally less likely to contain children and more likely to be lone person households; the opposite is true for those born in North Africa and the Middle East. The median age of adult members within households containing people born in North West Europe was 51 years, while for those born in North Africa and the Middle East it was 41 years. This compares with 45 years for the total adult population.

...but have fewer children

While households of people born overseas were larger, those with young children were smaller than comparable households with only Australian-born parents. The average number of children under 15 in households with one or more parent born overseas (and with children under 15) was 1.76; in similar households where all parents were born in Australia, the average was 1.84.

This also varied by region, with the households of people born in North Africa and the Middle East having the highest average number of children aged under 15 (2.06), and the households of people born in North-East Asia (for example, China) having the lowest (1.53).

Changes in household characteristics, 1986 and 2006

	Households		Average number of children under 15(a)		Average household size(b)	
	1986	2006	1986	2006	1986	2006
	%	%	no.	no.	no.	no.
Single family households	75.4	70.4	0.88	0.72	3.28	3.07
Families with children under 15	35.3	28.0	1.89	1.81	4.17	3.99
with couple	30.8	22.3	1.93	1.86	4.32	4.21
with one parent	4.5	5.8	1.64	1.65	3.17	3.14
Multi-family households	1.8	1.3	1.33	1.34	4.95	5.57
Non-family households	22.7	28.3	1.21	1.19
Total	100.0	100.0	0.69	0.53	2.84	2.58

(a) Includes all usually resident children aged under 15 years present on Census Night, plus any children aged under 15 years temporarily absent. In 1986 dependent students aged 15–20 years who were temporarily absent on Census Night were also included; based on later census data they are estimated to be a very small percentage of the total group.

(b) Household size is based on the number of people present on Census Night and usually resident in the household, plus any household members temporarily absent. In 1986 information on persons temporarily absent was only collected for spouses and dependent children, therefore any other temporarily absent family or household members have not been included.

In 2006, almost half the population lived in a couple family with children (49%); a further 20% lived in a couple family with no children; and 11% lived in a one parent family. A small proportion of people (3%) lived in a household with more than one family. These families tended to have different characteristics from single family households and are treated as a separate household type.

Changes in society have seen people more likely to postpone partnering and child-bearing, more likely to be divorced or separated, and more likely to live longer than in previous generations. Changes in living arrangements reflect these developments in Australian society. The biggest change over the last 20 years has been the decrease in the proportion of people living in a couple family with children under 15 years, down from 46% in 1986 to 36% in 2006.² On the other hand, more people—both young and old—were living in a couple family without children, the proportion rising from 17% in 1986 to 20% in 2006.

The number of people living alone has also risen, from around 1 in 15 (6.5%) in 1986 to almost 1 in 10 (9.6%) in 2006. In addition, considerably more people are living in one parent families with children under 15 years, up from 4.7% in 1986 to 6.7% in 2006. However, the proportion of people living in

group households (two or more unrelated adults) has remained steady at around 3% throughout this period.

Households becoming smaller, one parent families more common

Increases in the proportion of people living in couple families without children, in lone person households, and in one parent families have each contributed to households becoming smaller. The average household size in 1986 was 2.8 people, falling to 2.6 people in 2006. The impact of these changes on housing is explored further in ‘Housing overview’, p. 204–214.

Living arrangements through the life cycle

The majority of people’s living arrangements change during the course of their life. While these changes follow a general pattern, they are less predictable than 20 years ago. The living arrangements of young adults, families with children, and older adults are affected in different ways by changes in patterns of education and work participation, housing, fertility, separation, divorce and longevity. Their effect on different life-cycle groups is examined in the following sections.

The life-cycle groups

The life-cycle groups, used throughout this report, classify households into easily recognisable and common living arrangements. Together, the groups account for over three quarters of the Australian population.

<i>Life-cycle groups</i>	<i>...are households containing:</i>
Young group household	Two or more people, all unrelated, all aged 15–34 years
Young lone person	Only one person aged 15–34 years
Young couple family without children	A couple without children, both members of the couple aged 15–34 years
Families with children	
Couple family with young children	A couple with children, youngest child aged 0–4 years
Couple family with school-aged children	A couple with children, youngest child aged 5–14 years
Couple family with young adult children	A couple with children, youngest child aged 15–29 years
One parent family with young children	A one parent family, youngest child aged 0–4 years
One parent family with school-aged children	A one parent family, youngest child aged 5–14 years
One parent family with young adult children	A one parent family, youngest child aged 15–29 years
Middle-aged and older adults	
Middle-aged couple family without children	A couple without children, the younger partner aged 45–64 years ³
Older couple family without children	A couple without children, both partners aged 65 years or more
Older lone person	Only one person aged 65 years or more

Because households can only be counted in one life-cycle group, households with more than one family are not included in the life-cycle groups. In addition, unrelated individuals living with families and visitors on Census Night are outside the scope of analysis for this overview. Households containing related adults (such as a sibling of one of the partners) are included in the analysis, unless explicitly excluded.

Living arrangements of young adults

From the late teens to early 30s, most young adults undergo a number of life transitions which affect their living arrangements: completing study; taking up paid employment; moving away from home; forming relationships; marrying; and having children.

Reflecting these transitions, a relatively high proportion of young adults were living in Major Cities, drawn by education and work opportunities. In 2006, 73% of 15–34 year olds were living in Major Cities, compared with 68% of the total population. For more information on the movement of people in Australia see 'On the move', p. 24–32.

As a further reflection of these transitions, young adults displayed the most diversity in terms of living arrangements. As more young people delay getting married and having children, the nature of this diversity has changed over the last two decades. For example, 39% of 15–34 year olds in 2006 were living with one or more parents, up from 35% in 1986 (see box 'Twentysomethings' living at home, on the following page). In 2006, another 23% were themselves parents or partners in a family with children, down from 33% in 1986.

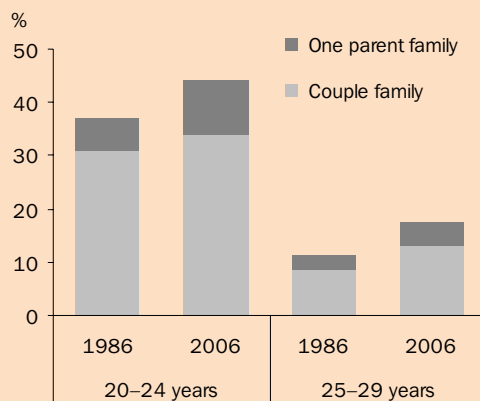
'Twentysomethings' living at home

Over the last 20 years there has been an increase in the number of young adults living with their parents, from 24% of people aged 20–29 years in 1986 to 31% in 2006. This trend is associated with young people's increasing participation in education, and the delay of partnering and parenthood.

While a larger proportion of people in their early 20s lived with parents than people in their late 20s, this latter group increased at a faster rate. In 1986, 37% of 20–24 year olds were living with at least one parent, compared with 44% in 2006. Among 25–29 year olds, 11% lived with their parents in 1986 but this increased rapidly to 17% in 2006.

According to the 2006–07 Australian Bureau of Statistics (ABS) Family Characteristics and Transitions survey, many young people who lived with their parents had left home and subsequently returned. This was the case for 26% of

20–29 year olds living with parents



In 2006, many young adults aged 15–34 lived in households without parents or children, or other relatives. These group households were popular among people in their early 20s, but by their late 20s, living in a couple household without children was the most common living arrangement. Living alone was not common among the younger members of this age group but became increasingly common among the older members.

those aged 20–24, and 53% of those aged 25–29.⁴ The main reason these young people returned home was financial. Other common reasons included family support, and the ending of their own relationship.

In 2006, one quarter (24%) of 20–29 year olds living at home lived in one parent families—higher than in 1986 (19%). The other 76% lived with both parents, compared with 81% in 1986.

In 2006, 23% of people aged 20–24 years living with parents lived with a lone parent. This was higher for 25–29 year olds, at 26%. Lower proportions of these age groups lived with a lone parent in 1986: 17% of people in their early 20s and 25% of people in their late 20s. Due to the formation of new one parent families arising from parents' separation, divorce or widowhood, the likelihood of living with one parent increases with age. However, there could be other factors: both children and parents in one parent families may have fewer resources than those in couple families, and so be more likely to live in the same household to provide support for each other.

...most were studying or working

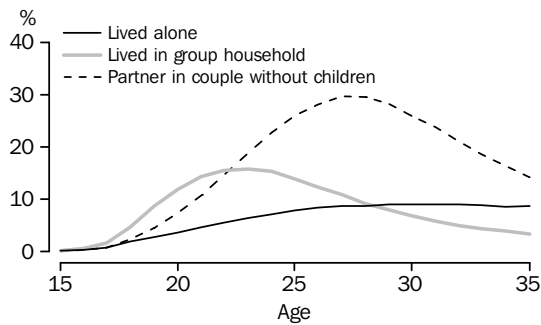
One third (32%) of 20–29 year olds who lived with one or both parents were studying at an educational institution. Of these, 70% were also employed full-time or part-time.

Of the remaining 68% who were not studying full-time, just over two thirds of these (67%) were working full-time, and another 17% were working part-time.

Overall, 11% of 20–29 year olds who lived with parents were neither studying nor in paid employment. More than a third of these people were living with a lone parent (35%), higher than the proportion of all 20–29 year olds living with parents (24%).

The proportion of young adults in *young group households* (where all members were aged 15–34 years) did not change between 1986 and 2006 (7%). Group households are largely a phenomenon among people in these ages: two thirds (66%) of people in all group households were aged 15–34 years.

Selected living arrangements of young adults



Another 14% of young adults in 2006 lived as part of a *young couple family without children* (that is, both members aged 15–34); unchanged since 1986. A relatively small proportion of 15–34 year olds lived alone (6%), although this group has increased slightly since 1986 (5%).

Higher levels of working and studying among young people in group households

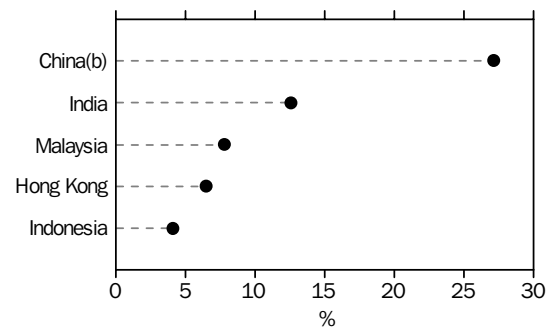
Group households provide a way for many young people to share living and housing costs while studying or in the early stages of their working life. Members of *young group households* were more likely than their peers (i.e. all 15–34 year olds not living in *young group households*) to work full-time (54% compared with 45%) or to study full-time (30% compared with 27%).

More than half of all full-time students in young group households were born overseas

People born overseas made up 54% of all full-time students living in *young group households*. Of these 27% were born in China, another 13% were born in India and 8% were born in Malaysia.

Two thirds of all people living in group households were aged between 15 and 34 years in 2006.

Top 5 countries of birth, overseas-born students in young group households(a)



(a) Proportion of overseas-born full-time students living in these households.

(b) Excludes Special Administrative Regions and Taiwan Province.

Fewer young couples without children are married...

Although the proportion of 15–34 year olds living in *young couple families without children* has remained the same (around 14%), over the last 20 years there has been a large decrease in the proportion of these people who were living in a registered marriage, from 75% in 1986 to 44% in 2006. This is consistent with the trends for young people to live together before entering a registered marriage, to marry at older ages, or not to marry at all. In 2006 the likelihood of being in a registered marriage increased with age across this group, ranging from 7% of 15–19 year olds to 59% of 30–34 year olds.

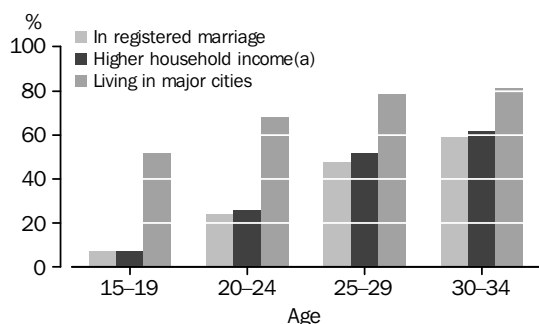
...many have higher incomes, most live in cities

Young couple families without children were more than twice as likely as other Australians to have a *higher household income*⁵, with 47% falling into this income group (which comprises 20% of the total population). This increased with age, from 7% of 15–19 year olds to 62% of 30–34 year olds.

High employment amongst these couples would have contributed significantly to their *higher household incomes*. In 2006, 92% of partners in *young couple families without children* were employed compared with 61% of the total adult population.

Like all young people, people in *young couple families without children* were more likely to live in Major Cities than the total population (76%, compared with 68%). This was more common in the older age groups, with 81% of 30–34 year olds living in Major Cities.

Characteristics of members of young couple families without children



(a) For details of the income groups used see Glossary.

Living arrangements of families with children

Families with children remained the most common living arrangement in 2006, although this has declined considerably over the last 20 years. In 2006, slightly more than half the population (57%) lived as parents, partners, children or other relatives in a couple or one parent family with children aged under 30, compared with nearly two thirds of people (65%) in 1986. People in *couple* and *one parent families with young children* (youngest under 5 years of age) accounted for 18% of the population; in families with school-aged children (youngest child aged 5–14 years), 24%; and in families with young adult children (15–29 years), 14%.

Between 1986 and 2006, the number of one parent families with children aged under 30 rose from 383,000 to 764,000—increasing as a proportion of all families from 10% to 15%. As a result, of all people living in families with children, the proportion of those living in one parent families increased from 1 in every 9 people (11%) to 1 in every 6 people (17%).

While this section chiefly examines the living arrangements of all people in families with children, more information on the children in these families can be found in the article ‘Children’s living arrangements’, p. 74–80.

Young families are larger outside Major Cities

The distribution of people in families with young children and families with school-aged children around Australia was similar to the general population. However, the average number of children living in these families varied by location, with families in Regional and Remote Areas tending to be larger than those in cities

People living in families with children

	1986	2006
Life-cycle group(a)	%	%
Couple family		
with young children	20.7	16.2
with school-aged children	24.8	19.7
with young adult children	12.1	11.2
Total	57.6	47.1
One parent family		
with young children	1.5	2.1
with school-aged children	3.2	4.6
with young adult children	2.2	2.9
Total	6.9	9.6
Other living arrangement	35.5	43.3
Total(b)	100.0	100.0
	'000	'000
Total(b)	14 880	18 930

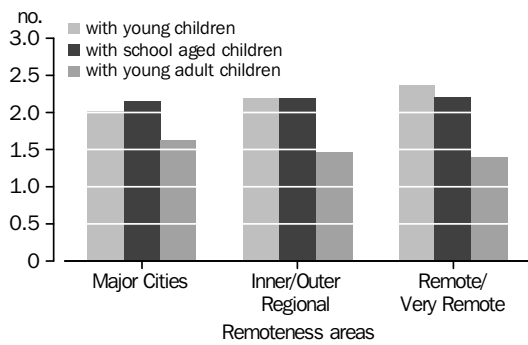
(a) Groups are determined by the age of the youngest child in the family. See box on p. 63 for detailed description of life-cycle groups.

(b) Excludes people not counted in place of usual residence.

Families with young children (aged 0–4 years) living in Major Cities had an average of 2.0 children of any age—smaller than families with young children in Inner and Outer Regional areas (average of 2.2 children) and in Remote and Very Remote areas (average of 2.4 children).

Families with young children in the remote Northern Territory regions of Daly, Alligator and Finiss had the highest average number of children, at 3.3, 3.1 and 3.0 respectively.⁶ These regions had high proportions of Indigenous peoples, who have higher fertility rates than non-Indigenous people.⁷ Families with young children in the areas of Inner Melbourne, Inner Sydney and Inner Brisbane had the lowest average number of children; each about 1.7. Higher concentrations of medium and high density housing in these inner city areas may make them less attractive for larger families. For more information on young families in metropolitan areas, see ‘Families with young children: A Sydney case study’, p. 81–88.

Average number of children in family(a)



(a) Groups are determined by the age of the youngest child in the family. See box on p. 63 for detailed description of life-cycle groups.

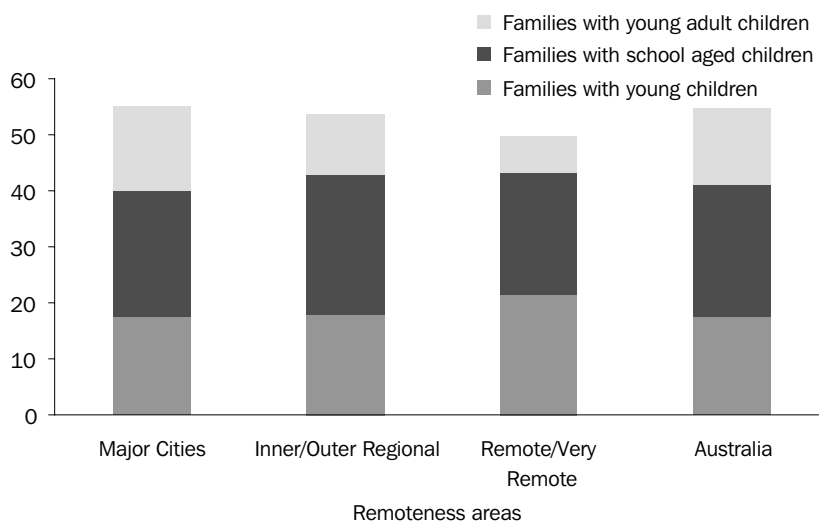
In families with school-aged children, the average number of children per family in Major Cities (2.1) was only slightly lower than in Regional areas (2.2) and in Remote areas (2.2). Families with school-aged children in the remote area of Bathurst-Melville in the Northern Territory had the highest average number of children (2.7); this area had a very high proportion of Indigenous people. The lowest average was Inner Melbourne (1.8).

Children leave home earlier in Regional and Remote areas

Unlike families with young children and families with school-aged children, families with young adult children were smaller outside Major Cities. In these families, the average number of children per family was 1.6 in Major Cities, 1.5 in Regional areas and 1.4 children in Remote or Very Remote areas (see graph, Average number of children in family). This is closely related to the availability of opportunities for young people. Many young people who grow up in Regional and Remote areas move to larger towns and cities to pursue higher education or employment, and make up a large proportion of people moving out of these areas (see ‘Where do Australians live?’, p. 16–23, and ‘On the move’, p. 24–32).

A further reflection of this trend is the relatively low proportion of people living in families with young adult children outside Major Cities: while 15% of people in Major Cities were in families with young adult children (compared with 14% overall), only 11% of people in Regional areas and 6% of people in Remote and Very Remote areas were in this family type.

People living in families with children (a), by Remoteness area(b)



(a) Groups are determined by the age of the youngest child in the family. See box on p. 63 for detailed description of life-cycle groups.

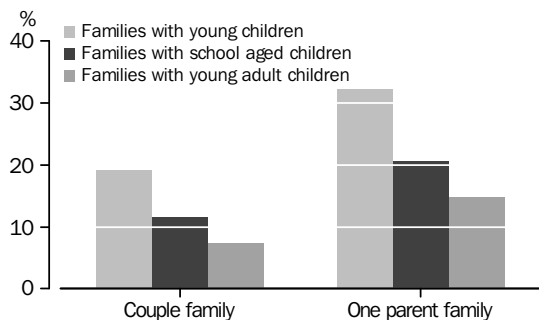
(b) Proportion of population in each Remoteness Area who live in families with children.

Families with young children most likely to move house

People in families with young children were more likely than those with school-aged children and those with young adult children to have moved house in the year before the 2006 Census. At the time of the census, just over one fifth (21%) of all people in families with young children (not including babies aged under one year) were living at an address that was different from one year earlier. For people in families with school-aged children, 13% had moved, and for those in families with young adult children, just 9% had moved. Families with young children may need to move to a larger house or a more family oriented location. As children grow older families may be less likely to move to avoid disrupting their children's education.

People in one parent families were more likely than those in couple families to be living at a different address from one year earlier (19% compared with 13% respectively). Consistent with the pattern for couple families, people in *one parent families with young children* were the most likely to have moved (32%).

People who moved address in year before 2006 Census, by selected family life-cycle group(a)



(a) Groups are determined by the age of the youngest child in the family. See box on p. 63 for detailed description of life-cycle groups.

Recent arrivals in one parent families

The family types of recent arrivals to Australia (those who arrived from 2002 to 2006) can be influenced by their migration circumstances as well as by conditions in the country of origin. For example, there may be a relatively high proportion of one parent families in the country of origin; or it may be more feasible for one parent families from some countries to migrate to Australia than it is for others. Further, one parent families may be a temporary arrangement, with the other partner planning to arrive in Australia later; or the family members in Australia may be planning to return home.

Recent arrivals from Sudan were more likely than those from other countries to be in one parent families, with 33% of those in families with children in one parent families. Almost all of Sudanese-born recent arrivals came to Australia via refugee and humanitarian programs.⁸ Like other refugee populations, many Sudanese-born residents could have experienced family separation or loss prior to arriving in Australia.

Recent arrivals in families with children, top 5 and bottom 5 by family type(a)

County of birth	One parent families(b) %	Couple families with children(b) %
Sudan	33.1	66.9
Taiwan	30.6	69.4
South Korea	27.2	72.8
Hong Kong	21.3	78.7
Viet Nam	19.3	80.7
South Africa	4.7	95.3
Pakistan	4.6	95.4
United Kingdom	4.1	95.9
India	3.4	96.6
Bangladesh	3.2	96.8

(a) Of countries of origin with recent arrival populations in Australia of 5,000 or more.

(b) People in families with youngest child aged 0-29 years.

Mothers in paid employment, by age of youngest child(a)



(a) Proportion of female parents in couple or one parent family life-cycle groups.

Mothers' employment increases with age of youngest child

In both couple and one parent families, the proportion of mothers who were employed increased with the age of the youngest child, from 41% of mothers whose youngest child was aged under a year old to a peak of 80% of mothers whose youngest child was aged 16. Consistent with child caring responsibilities, most working mothers with young children were employed part-time rather than full-time.

In contrast, the proportion of fathers in paid employment remained fairly steady, from 91% in families with the youngest child aged 0–4, to 90% in families with the youngest child aged 5–14.

Regardless of the age of their children, lone mothers were less likely to be employed than mothers in couple families with children, possibly due in part to the difficulties of undertaking paid employment while caring for children. However, the proportion employed did increase with the age of the youngest child, from 33% of lone mothers with young children to 70% of lone mothers with young adult children (compared with 53% and 75% respectively of mothers in couple families).

Lone parents' income low but increases with age of child

Lone parents tended to be over-represented in lower household income brackets, as a consequence of lower rates of employment, along with access to a single income only. Three quarters (74%) of lone parents lived in a household with a household income below the national median⁹ of \$639 per week. In comparison, 42% of parents in couple families with children had a household income below the median.

Characteristics of lone parents(a)

	Age of youngest child		
	0–4 years	5–14 years	15–29 years
	%	%	%
Age of parent			
15–34 years	67.4	21.5	0.5
35–44 years	28.1	50.5	18.7
45 years or more	4.6	27.9	80.7
Household income(b)			
Lower 50%	90.3	81.8	54.9
Upper 50%	9.7	18.2	45.1
Marital status			
Never married	58.8	30.2	10.7
Divorced or separated	36.0	61.4	71.1
Married or widowed	5.2	8.4	18.2
Total	100.0	100	100.0
	'000	'000	'000
Total families	119.6	291.8	218.8

(a) Parents in one parent families with youngest child aged 0–29 years.

(b) Distribution of person by equivalised gross household income. See Glossary for definition.

However, financial circumstances appeared to improve for parents of older children. In *one parent families with young children* (aged 0–4), 90% of parents in these families had a household income below the median. In contrast, 55% of parents in *one parent families with young adult children* (aged 15–29) were below the median. In the case of the latter, the household income reflects the earnings of both the parent as well as any earning from the young adult.

Similarly, the marital status of lone parents varied with the age of the child. In *one parent families with young children*, most parents had never been married (59%). In comparison, most parents in *one parent families with school-aged children* and in *one parent families with young adult children* were divorced or separated (61% and 71%).

Younger and middle-aged couple families without children

Couple families without children have become more common in Australian society. On the one hand, young people are forming couples but delaying or choosing not to have children. On the other hand, the middle-aged Baby Boomer Generation are becoming empty nesters, and increasing life expectancy means that more couples are surviving into older age groups. Despite similar living arrangements, these two groups have very different characteristics.

In most *young couple families without children* in 2006, both partners were employed (83%). In only 48% of *middle-aged couple families without children*³, both partners were employed, but in another 27% only one partner was working. This helps to explain differences in *household income*. Almost half (47%) the members of *young couple families without children* had a *higher household income*, compared with 29% of people in *middle-aged couple families without children*.

However, partners in *young couple families without children* were unlikely to own their home outright, with half living in a rented dwelling (50%), and most of the remainder living in a dwelling that was owned with a mortgage (46%). In contrast, most members of *middle-aged couple families without children* had paid off their home (58%).

Compared with people in *young couple families without children*, people in *middle-aged couple families without children* were less likely to live in higher density housing and less likely to live in major cities.

Income and housing characteristics of people in couples without children

	Young couple (15–34) family without children	Middle-aged couple (45–64) family without children
	%	%
<i>Household income(a)</i>		
Higher income	47.3	28.8
Middle income	12.6	17.0
Lower income	4.7	22.5
<i>Dwelling tenure</i>		
Owned outright	3.5	58.1
Owned with a mortgage	46.4	30.6
Rented	49.8	10.9
<i>Dwelling structure</i>		
Separate house	60.8	88.3
Higher density(b)	38.6	10.5
<i>Location</i>		
Major Cities	76.2	57.5
Rest of state	23.8	42.5
Total	100.0	100.0
	'000	'000
Total	661.8	1 411.8

(a) For details of the income groups used see Glossary.

(b) Includes semi-detached, row or terrace house, townhouse, flat, unit or apartment.

Living arrangements of middle-aged and older adults

As the Baby Boomers generation reaches retirement age and the population gets older, the living arrangements of older adults are becoming a greater focus to those needing to plan for services such as housing and aged care.

Transitions in living arrangements are common among people aged 45 years or more, although less common compared to young adults: parents become empty nesters as children leave home; the death of a partner leads to many older people living alone; and increased frailty can lead to a move into aged care or to live with other relatives.

For 45–54 year olds the most common living arrangement was as a parent in a family with children of any age (61%), but for 55–64 year olds living in a couple family without children was the most common living arrangement (50%).

Among people aged 65 years or more, couple families without children were still the most common living arrangement (48%). Beyond middle age, people were increasingly likely to live alone, with around one quarter (27%) of people aged 65 years or more living on their own. However, the proportion of people living alone declined in the very old age groups from a peak of 39% at the age of 85. This is associated with increased frailty making independent living difficult. For more information on older people needing assistance, see the 'Community overview' p. 90–101.

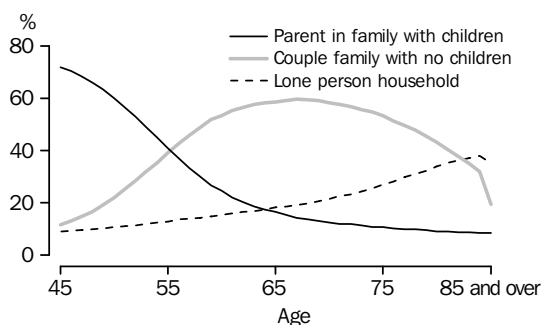
Due to differences in life expectancy, women tend to outlive their male partners. As a result, women aged 65 years or more were more likely to live alone than men of the same age—34% of women aged 65 and over and 40% of women aged 85 and over lived alone, compared with 18% and 25% of men, respectively.

Conversely, men aged 65 years and over were more likely to live in couple families without children—61% of men aged 65 and over lived in a couple family without children, compared with 38% of women aged 65 and over. In addition to life expectancy, this difference is also compounded by men tending to be older than their female partners.

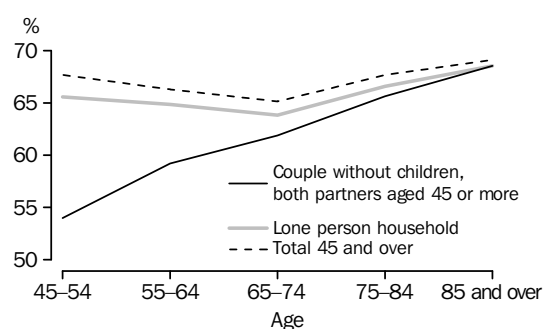
Living in Major Cities less popular for middle-aged couples, more popular for older couples

People in *middle-aged couple families without children* were less likely to be living in Major Cities compared with all 45–64 year olds, with 58% living in Major Cities and 40% in Regional areas. In contrast, 67% of all 45–64 year olds lived in Major Cities and 31% lived in Regional areas. At least two factors contribute to a higher proportion of *middle-aged couple families without children* in Regional areas. On the one hand, couples may move out of Major Cities after their children leave home; either to change career, or to use retirement as an opportunity for a 'sea' or 'tree change'. On the other hand, children leave home earlier from Regional areas, leaving behind couples with no children. For more information on internal migration, see 'On the move', p. 24–32.

Living arrangements of middle-aged and older adults



Middle-aged and older adults living in Major Cities



People in *older couple families without children* were more likely to live in Major Cities than *middle-aged couple families without children* (64% compared with 58%), similar to the total population aged 65 and over (67%).

Unlike couple families without children, the location of lone persons varied little with age. Of *older lone persons* (aged 65 and over), 66% were living in Major Cities and 33% were living in Regional areas. This was similar to lone persons aged 45–64 years (65% in Major Cities, 32% in Regional areas).

Middle-aged couples: moving into retirement

Approximately 64% of people living in *middle-aged couple families without children*³ were employed, and 43% were working full-time. They had lower rates of employment compared with other people their age: 69% of all 45–64 year olds were in paid employment including 49% who were employed full-time.

However, people in *middle-aged couple families without children* in 2006 were more likely to be working than in 1986, when only 46% were in paid employment. This was consistent with generally lower participation rates in 1986. For example, 56% of all 45–64 year olds were working. For more information on changes to employment patterns see 'Generations of employment', p. 159–166.

Endnotes

1 Australian Bureau of Statistics (ABS) 2008, *Family Characteristics and Transitions, Australia, 2006–07*, cat. no. 4442.0, ABS, Canberra.

2 1986 has been chosen as the census year for comparison with 2006. In 1986 changes were made to census family coding, making a meaningful comparison with earlier years more difficult.

3 To facilitate comparisons, where one of the partners in *middle-aged couple families without children* are aged 65 years or more they have been excluded from this analysis.

4. ABS data available on request, *Family Characteristics and Transitions Survey, Australia, 2006–07*, cat. no. 4442.0.

5 Household income is equivalised gross household income. For details of the household income groups used see Glossary.

6 Unless otherwise indicated, geographical areas referred to in this overview are Statistical Subdivisions, see Glossary.

7 ABS 2003, *Year Book Australia 2003*, cat. no. 1301.0, p. 114, ABS, Canberra.

8 Department of Immigration and Citizenship (DIAC) 2008, *Top 20 Countries by Migration Stream*, DIAC Settlement Database, data extracted on 11 April 2008, <www.settlement.immi.gov.au>.

9 Equivalised gross household income, see Glossary for a definition. This median is based on the distribution of household incomes for persons.